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AT DEADLINE

TV maker opening plant in Ontario

Today, the company is hoping to gain additional advantage over rivals by opening what is believed to be the first high-definition flat-panel TV assembly facility in the United States.

Television manufacturing has been leaving the U.S. for years as bulky cathode-ray tube sets have given way to the sleeker plasma and liquid crystal display models. Companies have found it far cheaper to assemble those sets in Asia, the only source for LCD screens, or assemble models destined for



North America in parts of Mexico, where consumer goods can be made without added tariffs or duties.

Syntax-Brilliant had been making its Olevia sets in Taiwan, where its printed circuit boards and plastics for the TVs are also made. The assembled sets with screens ranging from 23 inches to 42 inches, are then packaged and sent on container ships to the port of Long Beach.

The company, which has offices in Industry, decided to

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WorldMark Indio Enjoys Successful Opening; Exceeds Owners' Expectations



Wyndham Vacation Ownership subsidiary Trendwest Resorts, Inc., recently welcomed its first guests to WorldMark Indio. Located within the Terra Lago Golf Club, the Mediterranean-style resort opened with 150 fully furnished units and will expand to 271 units by November and 436 units when the final phase is completed. Each unit provides a view of either the pristine golf course or Little San Bernardino Mountains surrounding the valley.

"We knew from day one that this resort would be a success and we have definitely exceeded our owners' expectations. We are thrilled to be a part of the Indio community that offers a warm hospitality to visitors along with a great location that makes for memorable vacations," said Adalberto Lugo, WorldMark Indio Resort manager. "Our WorldMark owners and guests have already commented on how much they have enjoyed

their experience at the resort and in the city of Indio."

In addition to the usual studio, one, two, and three-bedroom units, WorldMark Indio is the first WorldMark property to offer four-bedroom presidential suites. The 2,500-square-foot suites offer plasma TVs, a fireplace, tile floors, wrap-around balconies, hot tubs, and panoramic views of the valley.

Once completed, the Worldmark Indio Resort features will include a 4,950-square-foot swimming pool, a lazy river, five man-made lakes, courtyard, whirlpools, tennis courts, sports courts, a large recreation building with arcade, a fitness center with state-of-the-art equipment, media lounge, gift shop, business center and a full-service spa.

The new addition expands Trendwest's portfolio to more than 65 resorts, which are primarily located throughout the West Coast.

Special Sections

New General Manager, Russ Tanakaya, Making New Changes for Ontario Hilton

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Dr. Wartella, UCR page 6

CLOSE-UP

CSUSB Names Burns Foundation GM

The Foundation at Cal State San Bernardino, which is responsible for many university activities that require financial support not provided by the state, has named Deborah Burns as its interim general manager.

Burns oversees operations for the foundation, which is responsible for many university activities, including the Coyote Bookstore, dining services and sponsored programs administration. The foundation also administers the university endowment, which now exceeds \$11 million.

"The foundation board of directors recommended Debbie for this position based on the superb job she did in her position

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PEOPLE IN PROFILE

There's a New Sheriff in Town

More correctly, there's a new hotel manager in town.

Russ Tanakaya has come up from the DoubleTree Golf Resort in San Diego to take over the Ontario Airport Hilton. Tanakaya had run the DoubleTree Golf Resort for four years, and yet he seldom had the time to get out on that hotel's golf course. Thus he admits to only about a 15 handicap.

There is no course at Ontario's Hilton, although Tanakaya spent his first weekend on the job at Empire Lakes to watch the Mark Christopher Charity Classic. Since then he has spent his time settling into his new position.

He views his position as a "hospitality" job. Many hotel managers consider themselves "innkeepers." Tanakaya does not. He feels that the term "innkeeper" is a little too business oriented and lacks the warmth and the concern for the customers that hospitality evokes. Not only that, but he believes that even a destination resort, such as he ran in San Diego, is just as much a business hotel as any other. A lot of business gets done at resorts and out on the golf course.

As to his agenda for Ontario's Hilton, he is thinking long term. He is planning to get the rooms redone, Hilton style. He is planning upgrades to everything from the pool area to the molding up on the walls.

The Hilton has passed through many corporate hands over the two decades of its life. Not every company held it for service. Some "flipped" it as soon as they could find a new buyer. Tanakaya is here for the long haul, and he plans to restore his new charge to a higher level of service.

The new company, which has just taken ownership, believes the same thing. According to Tanakaya, the new owners, Innkeepers Hospitality

Inc. has a reputation for operating, not marketing, properties. Of some 80 hotels that they own, they have only sold off four or five. Like Tanakaya, their plans are for the



long haul.

As we have mentioned here before, there was a time when hotel managers saw themselves as islands of business travelers in a community that would only drive

past them.

Today's hotel manager, as Tanakaya told the Business Journal, has to be involved in the community, the chambers of commerce, the local charities and the local schools.

And why not?

Business travelers may take up beds during the week, but the

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- Richard Bruno, IEHP CEO



CSUSB Ranks Fourth Nationally

Among Collegiate Graduate Level Entrepreneurship Programs

Cal State San Bernardino ranked fourth in the nation for graduate entrepreneurship in a survey of more than 700 collegiate entrepreneurship programs just released by *The Princeton Review* and *Entrepreneur* magazine.

The national ranking marks the university's highest position ever and the third consecutive year that Cal State San Bernardino through its College of Business and Public Administration has been listed as one of the top schools in the country for entrepreneurs.

"To be recognized among the nation's best in the field of entrepreneurship is phenomenal," said Mike Stull, director of the CSUSB Inland Empire Center for Entrepreneurship and an associate professor of management at the university. "It validates that the path we have chosen for the program—to be innovative, take risks, and strive for the highest level of quality possible in curriculum, teaching and programs—is paying off by better preparing our students to be the Inland Empire's future entrepreneurial success stories."

The results of the survey, along with the analysis, appeared in the October issue of *Entrepreneur*. The list is an exclusive ranking of the 25 most exceptional undergraduate and graduate entrepreneurial business programs as shown below.

Only Syracuse, DePaul and Northwestern universities ranked higher than Cal State San Bernardino in the rankings for graduate

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Blue Cross In Crisis Hires PR Firm that Specializes in 'Keeping Clients Out of the Press'

As public outrage increases over Blue Cross's practice of illegal dumping policyholders when they get sick, Blue Cross has hired a crisis management PR firm whose client list is heavy with other corporate wrongdoers in need of an image make-over.

According to its Website, the PR firm Sitrick and Company specializes in "sensitive situations, such as those involving litigation, criminal or government investigations, environmental disasters, and consumer complaints."

It specializes in the "difficult task of keeping clients out of the press" and "reputation management."

Last week, Blue Cross settled 70 lawsuits brought by patients who were left with hundreds of thousands of dollars in medical bills when the company canceled insurance policies. The Foundation for Taxpayer and Consumer Rights has condemned "window-dressing" reforms proposed by Blue Cross that do nothing to protect patients.

"Blue Cross is more concerned with improving its public image than honoring its promises to patients," said Jerry Flanagan of the Foundation for Taxpayer and Consumer Rights.

Blue Cross is facing widespread complaints that people who bought individual insurance policies and then fell seriously ill found their policies illegally cancelled. The complaints show that Blue Cross hid behind bogus claims that patients lied about their health condition on enrollment applications. With no employer to stand behind them, individuals have few avenues of appeal.

News stories have revealed that Blue Cross operates a department dedicated to rescinding the policies of customers who become ill, combing their applications for any excuse to cancel the policies and refuse payment even for treatment already approved. The appli-

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INLAND EMPIRE PRICES REACH VERY HIGH LEVELS

In second quarter 2006, the Inland Empire recorded 24,468 seasonally adjusted home sales, down from a record 27,543 the prior quarter and a major break in the region's upward trend (Exhibit 11). Adjusted total sales were -7.6% below second quarter 2005 and -11.2% below first quarter 2006. Despite this weakening, the area's property values again rose. Riverside County's median new home price reached \$439,500, up a modest 6.4%. Its existing home price hit \$409,000 up 10.5% (Exhibit 9). San Bernardino County's new home price reached \$386,500, up 15.4%. Its existing home price was \$360,000, up 16.1%.

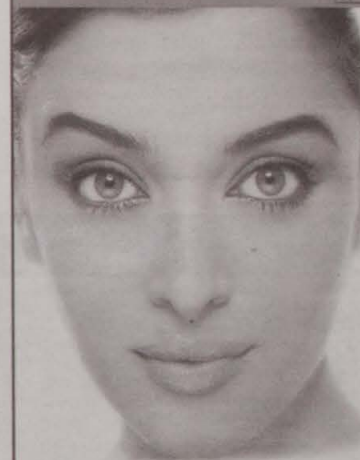
Looking at the Inland Empire's raw data, quarterly existing home sales totaled 15,219 units, down -18.5% from second quarter 2005 (Exhibit 10). Quarterly new home sales were 9,268, up 4.5%. Significantly, the area was responsible for a record 54.4% of Southern California's new home sales in the first half of 2006 (San Diego to Ventura counties).

THE FUTURE

Inland Empire's home market is in uncharted territory. High prices have made affordability an issue for local residents though they remain a bargain by coastal county standards. Short term interest rates have risen dramatically, but long term rates have been flat. Locally, the unemployment rate is the lowest in at least 42 years, making a housing slowdown an anomaly. However, home buyers appear shaken. Prices will likely falter for expensive homes in outly-

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This November in the Inland Empire
Business Journal!

News and Features

Renegotiating With Integrity While negotiation is an essential skill, re-negotiating is far more tightly woven in the fabric of our lives. Renegotiation is basically renegeing on a promise or commitment. This article shows how we can renegotiate with integrity and keep our reputation intact. 12

The Big Boomer Exodus: How to Respond to the Loss of Experienced Talent A good portion of your workforce will be leaving in the next two to 10 years, and they'll be taking their years of experience and hard-earned talent with them. Planning is everything—begin planning early. 16

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Ontario International Airport and USO Host Grand Opening

The Ontario-USO will celebrate the grand opening of its new facility at Ontario International Airport (ONT) on Nov. 7. The event will feature dignitary and celebrity guests, entertainment, military aircraft and vehicle displays, exhibit booths, and special military personnel appearances. Over 300 invited guests are expected to attend.

The new 6,000-sq.-ft. facility will serve over 20,000 active duty, reserve, and retired service members and their families each year. The facility is located in old Terminal One, ONT's former terminal. This USO offers lounges with a collection of DVD films and TV shows; a library stocked with donated books, magazines and other periodicals; computers with Internet access; luggage storage area; children's area and nursery; "Canteen" snack bar; family room; nap room; international map display area; and outdoor patio area. All services are provided to troops and their families free of charge. The facility is open seven days a week Monday through Friday from 6 a.m. to 10 p.m., and Saturday, Sunday and holidays from 9 a.m. to 10 p.m.

Volunteers staff the Ontario-USO. Volunteers meet and greet service members and their families, and provide directions and

information on travel arrangements, flight schedules, local hotels with special rates, and sightseeing and local tourist areas. They also provide emergency leave and child-care assistance, help with lost baggage, and if available, offer free tickets for local events. The USO is a non-profit organization and depends on sponsors, contributions, donations and volunteers to maintain operations and the ability to support the troops.

For more information, contact Maria Tesoro-Fermin, ONT at (909) 975-5360 or Ron Dye, Ontario-USO at (909) 390-4274. Free parking is available at a designated area next to Terminal One.

CSUSB Names Burns Foundation GM

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on as the foundation's director of human resources since December 2004," said David DeMauro, CSUSB vice president of administration and finance. "Debbie's business experience prior to her employment with the foundation also prepared her well for her new role as general manager." Burns earned a bachelor of science degree at the University of Redlands, and a paralegal certification at UC Irvine.



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CLOSE-UP

“Deal or No Deal”.....Dr. Wartella is the REAL DEAL at the University of California, Riverside

Dr. Wartella earned her Ph.D. in mass communication from the University of Minnesota in 1977 and completed her postdoctoral research in development psychology in 1981 at the University of Kansas. As an active scholar whose research focuses on the effects of media on child development, she held the Walter Cronkite Regents Chair in Communication; Mrs. Mary Gibbs Jones Centennial Chair in Communication; UNESCO Chair in Communication; and professor of radio-television-film at the University of Texas. She has written and edited several books and has published numerous book chapters and journal articles on mass media and communications.

Dr. Wartella is a leading scholar of the role of media in children's development. She was a co-principal investigator on the National TV Violence Study (1995-1998) and is currently co-principal investigator of the Children's Digital Media Center project funded by the National Science Foundation (2001-2006). She serves on the Kraft Food Global Health and Wellness Advisory Council, the Decade of Behavior National Advisory, the Board of Trustees of the Sesame Workshop, and the National Educational Advisory Board of the Children's Advertising Review Unit of the Better Business Bureaus.

Dr. Wartella is a member of the National Academy of Sciences Board on Children Youth and Families and served on the Institute of Medicine's Panel Study on Food Marketing and the Diets of Children and Youth (2006). She is a member of the American Psychological Association, the Society for Research in Child Development

and is the past president of the International Communication Association.

Dr. Wartella joins UCR after serving since 1993 as the dean of the College of Communication at the University of Texas in Austin, the largest and most



comprehensive communication college in the country. Under her leadership, the college has become one of the most coveted University of Texas campuses among prospective students. The college's endowment has more than doubled and college faculty, departments, and programs have achieved national recognition for excellence. As a result, the college has earned a reputation for high academic standards, innovation in the use of technology, creativity across and within disciplines, and strong industry partnerships.

In the role of executive vice-chancellor and provost, Dr. Wartella is responsible for implementation of academic and administrative practices and processes. In her words, she is “making sure it gets done.” Her duties include serving as acting chancellor in the chancellor's absence, working closely with the chancellor regarding campus policy and with the deans in

recruitment and retention of faculty, having responsibility for managing the daily operations of the campus, and being the principal liaison to the academic senate.

Wartella has begun demonstrating her leadership and campus commitment and appointed three vice provosts who are also UCR faculty: vice-provost for academic personnel Bill Jury (environmental sciences); vice-provost for conflict resolution Yolanda Moses (anthropology); and vice-provost for undergraduate education Andrew J. Grosovsky (cell biology and neuroscience).

Wartella and Grosovsky are establishing measures so the university can expand the opportunities and maximize the academic experience for its student body. A projected yearlong assessment of current programs that best measure student academic success, such as the Freshman Discovery Seminars, will be conducted. Wartella emphasized how student success and learning is being “taken very seriously” and that the goal is to ensure that there are “a variety of support mechanisms to improve student success.”

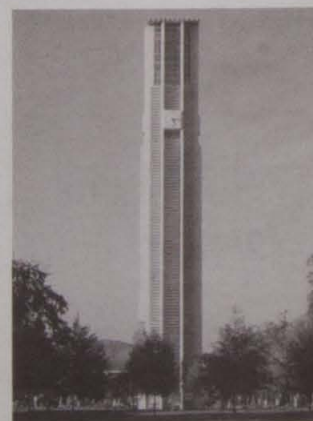
Beyond implementation of policy, Wartella is responsible for the formulation of the campus vision set by Chancellor France A. Córdova so that UCR and the college can make the transition from vision to achievement. Two key goals are the continuing commitment on building diversity and enhancing UCR's reputation.

Wartella thoroughly supports Chancellor's Córdova's goal on recruiting faculty and building graduate programs that

represent gender equity and reflect the diversity in our undergraduate population. Though recognized as one of the most diverse campuses at the undergraduate level, one that is currently led by two women, she hopes that in the future UCR will be recognized as a “strong campus on multiple levels.” As an ongoing mission EVC/Provost Wartella will be experimenting with procedures that will increase diversity, allowing undergraduates and graduates to leave UCR prepared for further higher education pursuits and professional careers.

Initiatives are being introduced to enhance UCR's reputation by increasing national rankings, its programs, and faculty. This effort will strive to draw public attention and recognition of excellence at UCR including the research currently being fostered in the College of Humanities, Arts, and Social Sciences and its developing interdisciplinary programs.

Although there will be challenges, she is “excited and very privileged to be at UCR.” She hopes more resources will be available in the future to invest in the growth and benefits of UCR and its students.



UCRIVERSIDE

COMMENTARY

Drive Right!

by Joe Lyons

Recently on one of those cable channels, I watched a documentary on the Autobahn. That's that super highway that runs through Germany.

It exploded several myths about the road. One was the notion that Hitler designed it. While it is true that the construction began in 1938, the actual planning and design was worked on long before Adolph walked into that beer hall in Munich.

The Autobahn roadbed itself is at least twice as deep as most American roads. This makes it more immune to cracking and potholes. That, in turn, cuts the cost of maintenance.

But the most important fact on the program, to me, was the rules of the road. The basic principle of driving the Autobahn is based on a concept whose German word would probably get misspelled and miss-pronounced here. I shall therefore just give you the English translation.

Drive Right!

No, not drive correctly. It means stay over to your right. Not everybody who drives the Autobahn has to peg the needle. Most people take advantage of the smoothness of the road and the German-engineered curves, but they drive at a reasonable rate of speed. Thus it is that somebody who cranks his or her Porsche Carrera up to 150 kph can breeze right by on the left.

Here in America, in Southern California, we all like to drive in the fast lane, even if we insist on plugging along at 40 mph.

Pull over! Drive right.

Truckers do it. Sure, I-15 north is a parking lot on Friday afternoons—especially before a three-day weekend. But look at the trucks. Granted there are a lot of them, but they stay to the right.

How many times have you been stuck behind someone who insists on driving the far left lane at well under the speed limit? These people are not driving safely. They are causing gridlock and road rage. They may think that they are being a good and safe driver, but, in fact, they are just being rude.

Pull to the right.

Even if you are doing the maximum limit and somebody behind you wants to go too fast, it is not your job to act as a roadblock. CHP will deal with that guy.

If more people would get out of the way, maybe more of us could get where we are going in a timely manner. Gas may be down right now from where it was six months ago, but it is still expensive, and taking three hours to cover a drive that should take only one is inexcusable.

There are people who are driving in such a daze that they don't even realize that they are poking along in the left lane and blocking traffic behind them. You've seen these people. You and I have illegally passed them on their right, and they don't even notice. Would they notice if a child ran out in front of them after a ball?

Most of us learned to drive back when we were in school. Today we start the car, tune the radio, pull out and move forward without thinking about it. With some four million people here in the Inland Empire, it is clearly time to start thinking about what we are doing behind the wheel.

I believe that I have previously quoted comic Dennis Miller who put it all very simply when he said, “Left lane fast. Right lane slow.”

It is time for us to Drive Right!

Once More, With Feeling

by Joe Lyons

Here's a song I have sung before.

At least once a year I take up space here in the Business Journal to condemn the entire proposition system in the State of California. “Government by Initiative,” someone once called it. It allows for bad laws to become real laws with us, the voters (and non-voters) to blame.

Issues get presented to us twice a year that are guised as “cute puppies” or “right over might.” Cast your vote, we are told, to correct everything that is wrong with your life.

The fact of the matter is that most propositions are badly written by people who shouldn't be allowed to write them in the first place. Special interest groups, political gadflies who get on a jag and lock into it like a Chihuahua biting your ankle. The worst sponsors are disgruntled politicians who couldn't get their bill voted on in Sacramento, so they use the proposition system to backdoor their idea.

I have said this before and I say it again. We send people to Sacramento to represent us. That's their job. They should be doing their job, not bouncing things back to us. If we don't like the way they vote, we can put somebody else up there in their place.

New this year is the “Tax everything evil” concept. Yes, we are actually asked to go out and vote more taxes for ourselves. First up this month are the two great evils of gas and tobacco.

Are these not punitive taxes? Do they not punish us financially for using such commodities?

If we are to tax evil things, why not tax terrorism, or porn?

Then too, as we have mentioned here before, the title of the proposition may not necessarily have anything to do with that which it will create.

It is rather like the marketing efforts behind the abortion issue. Pro-choice sounds like a good thing. But so does Pro-life. Yet they are polar opposites.

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RESTAURANT CLOSURES

San Bernadino County (within the last two months)

Chino

BOBA LOCA
3277 Grand Ave..
Date Closed: Sept. 26, 2006
Reason for Closure: Lack of hot water
Date Reopened: Sept. 27, 2006

Chino Hills

HONG KONG EXPRESS
15942 Los Cerranos Country Club.
Date Closed: Oct. 20, 2006
Reason for Closure: Lack of hot water; unsafe food temperatures; insanitary conditions; other unsafe conditions
Date Reopened: Oct. 20, 2006
Comments: Hot water restored

Crestline

McDONALD'S
24078 Lake Drive.
Date Closed: Oct. 5, 2006
Reason for Closure: Lack of hot water
Date Reopened: Oct. 5, 2006
Comments: New water heater installed and hot water returned to facility at 5:45 PM.

Fontana

PESCADERIA MR. FISH
16339 Arrow Blvd.
Date Closed: August 1, 2006
Reason for Closure: Lack of hot water
Date Reopened: August 2, 2006
Comments: Hot water restored.

Hesperia

DE GARCIAS
14343 Main St.
Date Closed: Sept. 13, 2006
Reason for Closure: Sewage contamination

Highland

KAY'S CAFE
27245 Baseline St.
Date Closed: Oct. 20, 2006
Reason for Closure: Lack of hot water; unsafe food temperatures;

other unsafe conditions; lack of a valid health permit
Date Reopened: October 21, 2006
Comments: Critical violations abated

Montclair

LA CITA MEXICAN FOOD
9863 Central Ave.
Date Closed: Sept. 27, 2006
Reason for Closure: Unsafe food temperatures; other unsafe conditions
Date Reopened: Sept. 28, 2006

Ontario

VILLA TOROS
627 W. Holt Blvd.
Date Closed: August 30, 2006
Reason for Closure: Insanitary conditions; other unsafe conditions; vermin infestation
Date Reopened: August 31, 2006
MARY'S MEXICAN FOOD
1437 N. Mountain Ave.
Date Closed: August 15, 2006
Reason for Closure: Unsafe food temperatures; insanitary conditions; other unsafe conditions; vermin infestation

PANDERIA JALLISCO
1825 4th St.
Date Closed: August 11, 2006
Reason for Closure: Other unsafe conditions

Rancho Cucamonga

PAPA JOHN'S PIZZA
8710 19th St.
Date Closed: Oct. 20, 2006
Reason for Closure: Lack of hot water; unsafe food temperatures; insanitary conditions; other unsafe conditions
ITOY ATIN
9625 W. Foothill Blvd.
Date Closed: August 15, 2006
Reason for Closure: Other unsafe conditions; vermin infestation
Date Reopened: August 18, 2006
Comments: Critical violations

corrected

Redlands

EL TACO MIO
416 W. Colton Ave.
Date Closed: August 23, 2006
Reason for Closure: Unsafe food temperatures
Date Reopened: August 25, 2006
Comments: Refrigeration has been repaired.

ZABELLA'S
855 Alabama Ave.
Date Closed: July 18, 2006
Reason for Closure: Sewage contamination
Date Reopened: July 19, 2006
Comments: Sewage clog has been repaired.

Rialto

DURANGO MEXICAN RESTAURANT
148 W. Foothill Blvd.
Date Closed: Oct. 23, 2006
Reason for Closure: Unsafe food temperatures

OAXACA LINDO
175 W. Foothill Blvd.
Date Closed: Oct. 17, 2006
Reason for Closure: Sewage contamination
Date Reopened: Oct. 17, 2006
Comments: Sewage problem corrected

EL PATIO NIGHT CLUB
333 Foothill Blvd.
Date Closed: Oct. 5, 2006
Reason for Closure: Lack of a valid health permit; unsafe food temperatures



WE YONE AFRICAN MARKET

243 E. Baseline Rd.
Date Closed: Sept. 27, 2006
Reason for Closure: Lack of a valid health permit; other unsafe conditions
Date Reopened: Oct. 11, 2006
Comments: Facility meets minimum standards

PARADISE RESTAURANT
119 E. Foothill Blvd.
Date Closed: Sept. 25, 2006
Reason for Closure: Sewage contamination; other unsafe conditions; vermin infestation
Date Reopened: Sept. 29, 2006
Comments: Plumbing has been repaired, facility has been treated for cockroaches, refrigeration is holding required temperatures

Upland

TACOS AL PAISO
1655 Arrow Blvd.
Date Closed: August 30, 2006
Reason for Closure: Vermin infestation; unsafe food temperatures; insanitary conditions

Victorville

THE NEW REFLECTIONS
14961 Circle Dr.
Date Closed: August 17, 2006
Reason for Closure: Lack of a valid health permit
Date Reopened: August 18, 2006
Comments: Permission granted to reopen. Payment received in full on August 17, 2006.

INVESTMENTS & FINANCE

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Fleetwood Enterprises Inc	7.53	6.73	0.80	11.9%
Keystone Auto Industries Inc	42.19	38.02	4.17	11.0%
American States Water Co	40.93	38.25	2.68	7.0%
Hansen Natural Corp	32.82	32.48	0.34	1.0%
Watson Pharmaceuticals Inc	26.40	26.17	0.23	0.9%

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
National RV Holdings Inc	3.15	3.47	-0.32	-9.2%
PFF Bancorp Inc	33.88	37.04	-3.16	-8.5%
CVB Financial Corp	14.47	14.77	-0.30	-2.0%
HOT Topic Inc	10.94	11.14	-0.20	-1.8%
Provident Financial Hldg	29.65	30.14	-0.49	-1.6%

Company	Ticker	10/20/06 Close Price	9/30/06 Open Price	% Chg. Month.	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	40.93	38.25	7.0	43.79	29.20	23.1	NYSE
Channell Commercial Corp (L)	CHNL	3.12	3.11	0.3	9.03	2.70	NM	AMEX
CVB Financial Corp	CVBF	14.47	14.77	-2.0	17.30	14.09	14.9	AMEX
Fleetwood Enterprises Inc (L)	FLE	7.53	6.73	11.9	12.60	6.33	17.0	NYSE
Hansen Natural Corp.	HANS	32.82	32.48	1.0	52.72	11.00	37.1	AMEX
HOT Topic Inc	HOTT	10.94	11.14	-1.8	16.30	9.43	33.2	AMEX
Keystone Automotive Ind. Inc	KEYS	42.19	38.02	11.0	46.92	26.48	28.7	AMEX
Modtech Holdings Inc (L)	MODT	5.51	5.56	-0.9	10.95	4.33	NM	AMEX
National RV Holdings Inc	NVH	3.15	3.47	-9.2	7.05	2.94	NM	AMEX
Pacific Premier Bancorp Inc	PPBI	12.05	12.00	0.4	12.75	10.75	13.0	AMEX
PFF Bancorp Inc	PFB	33.88	37.04	-8.5	39.49	28.40	15.3	NYSE
Provident Financial Hldg	PROV	29.65	30.14	-1.6	33.15	25.04	12.1	AMEX
Watson Pharmaceuticals Inc	WPI	26.40	26.17	0.9	35.99	21.35	22.4	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM- Not Meaningful

Duff & Phelps, LLC

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Five Most Active Stocks

Stock	Month Volume
Hansen Natural Corp.	42,210,788
Hot Topic Inc.	18,197,124
Fleetwood Enterprises Inc	13,630,600
Watson Pharmaceuticals Inc	9,940,000
CVB Financial Corp	2,188,828
D&P/IEBJ Total Volume Month	93,080,739

Monthly Summary 10/20/06

Advances	7
Declines	6
Unchanged	0
New Highs	0
New Lows	3

MANNERINO LAW OFFICES



"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been blam 'd; for not to know we sinn 'd is innocence"
Sir William Davenant
1606-1668

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Largest Credit Unions in the Inland Empire

Ranked by Assets as of June 30, 2006

continued on page 13

	Name of Credit Union Address City, State, Zip	Assets \$ (mils)	Capital \$ (mils)	Capital Ratio %	YTD Income (mils)	Key Executive Title Phone/Fax E-Mail Address
1.	Riverside County's Credit Union 2847 Campus Parkway Riverside, CA 92507	830,362,807	73,842,390	8.89	7,063,342	Mark Hawkins President/CEO (951) 571-5301/571-5849
2.	Arrowhead Credit Union P.O. Box 735 San Bernardino, CA 92402	996,544	77,872	8.000	8,471	Larry R. Sharp President/CEO (909) 379-6500/379-6996 arrowheadcu.org
3.	USA Federal Credit Union 9999 Willow Creek Rd. San Diego, CA 92131	711,082	61,200	8.860	1,429	MaryAnn Cunningham Regional Manager (800) 220-1872/(858) 790-7910 services@usafed.org
4.	Norton Community Credit Union* P.O. Box 10847 San Bernardino, CA 92423-0847	640,667	80,385	12.540	2,568	Debra Gannaway President/CEO (909) 382-7900/382-7985 norcomcu.org
5.	High Desert Federal Credit Union 15099 Kamana Road Apple Valley, CA 92307-1388	189,415	17,325	9.840	0.978	Thomas J. Brown President/CEO (760) 242-5646/242-5434 hdfcu@gte.net
6.	Service Plus Credit Union 1209 University Ave. Riverside, CA 92507	89,239	8,829	9.890	0.098	Berneta Titus President/CEO (951) 680-1998/787-6699
7.	Ontario-Montclair Sch. Emp. Fed. Credit Union* 1520 N. Palmetto Ave. Ontario, CA 91762	76,448	7,515	9.830	0.500	Robert Hamm President (909) 983-1959/988-5130
8.	Chaffey Federal Credit Union* P.O. Box 660 Ontario, CA 91762	75,261	6,900	9.160	0.388	Catherine M. Randazzo President/CEO (909) 986-4552x222/986-3844 cathyr@chaffey.com
9.	The Members' Own Federal Credit Union* 14250 7th St. Victorville, CA 92392	74,001	5,524	7.460	0.315	Mary Kassel CEO (760) 245-0401/245-6714 mkassel@membersown.org
10.	La Loma Federal Credit Union 11131 Anderson St. Loma Linda, CA 92354	61,696	5,439	8.810	0.125	Todd Murdoch CEO (909) 796-0206/796-2233 llfcu.org
11.	United Methodist Federal Credit Union* 5405 E. Arrow Highway Montclair, CA 91763	44,896	3,664	8.390	0.178	Ramon Noper President/CEO (909) 946-4096/981-7055 umfcu@aol.com
12.	Inland Empire Credit Union* 401 E. Second St. Pomona, CA 91766	44,725	4,916	10.990	0.020	Rick Hoffman President/CEO (909) 865-2655/622-7184 staff@inlandempirecu.org
13.	Inland Valley Federal Credit Union P.O. Box 547 Fontana, CA 92334-0547	41,402	4,419	10.670	0.032	Charles J. Papenfus Manager/CEO (909) 822-1810/357-3005
14.	San Bernardino Community College District Employees Federal Credit Union 701 S. Mt. Vernon Ave. San Bernardino, CA 92410	39,24	0.493	12.550	-0.021	Don Averill President/CEO (909) 384-4498/382-0153
15.	San Bernardino School Employees Federal* 2441 N. Sierra Way San Bernardino, CA 92405	55,718	7,168	12.860	0.337	Linda Foy13. CEO (909) 882-2911/881-4162
16.	Raincross Credit Union 8543 Indiana Ave. Riverside, CA 92504	35,422	2,995	8.450	-0.072	Vernon Elliott President/CEO (951) 343-3280/343-1659
17.	Bourns Employees Federal Credit Union* 1200 Columbia Ave. Riverside, CA 92507	34,791	5,428	15.600	0.167	Elizabeth Liltke Manager/CEO (951) 781-5600/781-5452 befcu@bourns.com
18.	Rafe Federal Credit Union* 6876 Magnolia Ave. Riverside, CA 92506	20,369	1,528	7.530	0.137	Bonnie Wann President/CEO (951) 682-1555/682-4252
19.	Pacific Federal Credit Union P.O. Box 100 3530 Pomona Rd. Pomona, CA 91769	18,945	3,307	17.450	0.152	Jeanne Chance President/CEO (909) 594-1866/594-8351
20.	Searles Lake Community Federal Credit Union* P.O. Box 247 Trona, CA 93592	14,750	0.978	6.630	0.098	Erik Bruen Manager/CEO (760) 372-4001/384-0064
21.	Palm Springs City Employees Federal CU 425 N. Civic Drive Palm Springs, CA 92262	14,509	1,602	11.040	0.086	Danielle Bromley President/CEO (760) 327-7474/327-1764
22.	Inland Counties Postal Credit Union 2015 Park Ave. Ste. 5 P.O. Box 9000 Redlands, CA 92375	14,251	1,156	8.100	0.066	Bill Harris President/CEO (909) 307-1787/307-1792
23.	Printing and Publishing Credit Union* P.O. Box 1505 Riverside, CA 92502	12,454	1,329	10.670	0.028	Carlos Vasconcelos CEO (951) 781-0981/781-3903

COMPUTERS/TECHNOLOGY

The Pod People Who Invaded Ontario

by J. Allen Leinberger

This column is not necessarily about iPods. It is, however, about a new phenomenon that is connected to those little music machines.

We begin with the "blog." This is a sort of electronic diary. The name is short for Web Log. Unlike most diaries, you don't write your most intimate thoughts and feelings in a little book with a lock on it that you keep under your bed. No, you actually write out those thoughts and feelings and then send them out onto the Internet on a site like MySpace.com.

Of course everyone can read them. And regrettably this is one of the primary sources of contact for criminal pedophiles. It is also covered under some 21st century concept of free speech.

PODCAST AND PORTABLE MEDIA EXPO

Anyway, the blog has evolved into the podcast. Once it was realized that you could record your own commentary and upload it to Apple's iTunes, people started coming out from under rocks like cockroaches.

Actually, to be fair, these podcasters came to the Podcasters Expo at the Ontario Convention Center from as far away as Osaka, Japan; Limerick, Ireland; and Haifa, Israel. All told, there were some 2,500 of them.

Much like the old days of AM radio, these people started producing short specialty features. Radio used to broadcast shows like "Ask The Doctor," "The Farm Report," or even "A Minute With Marge." There was a time when radio stations actually paid someone to do such things as movie reviews or a sports' commentary. The days of

all-music formats on FM killed that off.

Today, thanks to podcasting, anyone can be a self-ordained expert.

What's your specialty? Wized commentary, or explicit potty humor? How long do you want to run? One minute? One hour? Jump on board.

And make no mistake. These are not just gadflies jumping up onto some electronic soapbox as if they were in London's Hyde Park. Ron Moore, producer of "Battlestar Galactica," has a podcast. Katie Couric's CBS commentary is podcast each day. ESPN, CNN, "Fox News" and "TV Guide" have podcasts. Snake oil salesmen can be found online, as can

Medical University of South Carolina.

Many podcasters have an ongoing service, and you can subscribe to them, downloading the latest installment every time you connect your iPod.

But at the Ontario Convention Center, it began to look as if ego was the biggest motivator. The hall was full of people who called themselves Uncle Bob or Princess Mary. They are only too happy to tell you about the time they got an e-mail about their podcast from someone in New Delhi; so now, as one observer commented, everyone in the room is a star.

Sally Goetch of Podcast Asylum (who wore a lab coat all weekend) actually spoke on "Creating and Keeping Raving

Fans." There was even a presentation by Dave

Slusher of "Evil Genius Chronicles" on podcasting as a hobby. The title of his speech was "Amateur Means You Do It For Love."

Major techno-companies, like Shure, Marantz, Nokia and Adobe, were there to support the podcasters. (Noticeably absent was any Apple representation.) Likewise, new companies were there to show their ideas, built on a concept by their 18-year-old founder and ceo. Podcasting is apparently the start-up business of the 21st century.

Although Apple's iTunes is the primary provider of podcasts, new server services were there to discuss their abilities. A company called iProng has organized many of the Southern California participants into The L.A. Podcasters. They have put their shows out both on iTunes

and on other podcast outlets.

Thanks to them, and groups like them, every man is now a broadcaster.

"All it takes," iProng's founder, Bill Palmer, told the Business Journal, "is a microphone and a voice and something to talk about."

TV maker opening plant in Ontario

continued from page 1

contract with Solar Link Technologies, a subsidiary of Taiwan's giant Pro Chen Group, to build the sets in Ontario in San Bernardino County.

The upstart TV maker introduced its first Olevia sets in 2004, selling them only online a 20 percent to 30 percent below name brand prices. It's now the 10th-largest maker of LCD TVs as measured by units shipped, according to market researcher iSuppli Corp.

Olevia TVs are also sold at two-dozen retail chains, including Circuit City Stores, Kmart and Comp USA.

About 18 months ago, the company decided to shift assembly to North America, where it expects demand for its LCD sets to soar. At first, it considered opening a plant in Tijuana.

Relocating to a plant in Southern California will allow it to react to changing demands more quickly, better control inventor and save the 5.3 percent duty it pays on each imported set.

Syntax-Brilliant had already been making its high-end rear-projection sets in Arizona. Consolidating that line with its Olevia brand in one California facility made economic sense.

The plant will employ 120 people and produce about 100,000 sets annually.

Renegotiating With Integrity

by: Marc Freeman

Negotiating is a necessary part of life. Most of us don't realize how often we negotiate deals and relationships. While negotiation is an essential skill, re-negotiating is far more tightly woven into the fabric of our lives. Renegotiating is the art of altering, revising, or changing a previously negotiated relationship. This relationship can be in the form of any professional or personal contract or commitment involving a written or oral promise.

If you have ever missed a deadline and must explain why you were late, you now have to renegotiate your previous commitment. How you renegotiate this will be critical. Also, how often you tend to be late will be critical in determining how you will approach this renegotiation.

But what is renegotiation? It is basically renegeing on a promise or commitment. We often don't think very highly of people who fail to keep their promises or commitments.

Nevertheless, it is possible to renegotiate with integrity. We can renegotiate successfully and keep our reputation intact - whether we're the ones who must break a commitment, or the ones on the receiving end of a broken commitment.

The need to renegotiate a deal does not mean the original negotiation was a failure. Most deals probably won't remain completely satisfactory for both parties. And if the contract is a problem for one party, then it is a problem for the other. Renegotiating is an ideal response in most instances.

Before the renegotiation process can begin, we must admit that we are renegeing on a promise or agreement we've made. This starting point will afford a valuable perspective on what we're attempting to do when renegotiating. We shouldn't fool ourselves into thinking we are not breaking or changing

a promise or commitment. This is why the approach is so critical.

Don't ever try to "spin" this perspective. It won't work, and it's not honest. Be clear about what you're doing when you renegotiate, and your position will be much more positively received. On the other hand, don't feel guilty that you can't keep your promise: guilt is a waste of time. Renegotiating is inevitable because things change. Just understand renegotiating for what it is—an opportunity to change a relationship or agreement that is no longer working.

While the renegotiation process can be tricky, there are five principles which will greatly increase the probability that all parties will walk away from the table happy with the results:

1. The Critical Path Principle: Follow the Critical Path to renegotiate properly.

The Critical Path identifies four milestones:

The Common Ground (#1) is when both parties have committed to renegotiating.

You go to your landlord because you need to break your lease because you lost your job and you can't afford the payments anymore. The landlord agrees to think about a solution. Now you can move forward because you have a Common Ground with the landlord.

The landlord offers you a discount if you can give him some assurances. Now you have created a Plausible Solution (#2).

The Comfort Zone (#3) involves working out the details of the Plausible Solution: e.g., how much rent you can afford, versus how much is the landlord willing to take off.

Once you've arrived at a Comfort Zone agreeable to both parties, you must put it in writing. This written document, once signed, is the Settlement

(#4). Deals and agreements often change dramatically during this process.

2. The Secret of the Orange Ball Principle: Know who is in control of the Orange Ball, and how to get it back.

We refer to the person in control as the one holding The Orange Ball. Someone has to be in control in order for the renegotiation to move forward. If you don't know who has the Orange Ball, it will be difficult to drive the renegotiation in your direction.

Using the above example, when you go to your landlord, he controls the Orange Ball. This is important because if you don't control renegotiation, you can't direct it in your direction.

The next day, the landlord tells you he's willing to let you change the lease, but not break it. He'll give you a break on the rent if you give him some assurances. You explain to the landlord that you really can't afford much and would rather just move. The landlord asks you how much you can afford. You tell him you can afford to half the current rent. Now you've taken back the Orange Ball.

He suggests that he accept half rent for four months, and then you would pay \$200 extra each month until the discount is paid off. He has now taken back the Orange Ball.

You tell him you can't afford an extra \$200 per month, but you can handle an additional \$50. You settle on an additional \$75 and then you ask for six months instead of four months. The landlord agrees. You've controlled the Orange Ball and directed the renegotiation.

3. Hit the Refresh Button

Principle: Never overreact or act impulsively—take a deep breath and listen.

The Refresh Button techniques are used to get control

of, and keep, the Orange Ball:

• Listen—Listening is a skill, it shows respect, and being silent and listening brings great knowledge.

• Be Nice—Being nice doesn't mean being insipid or insincere. It means being pleasant and calm: showing understanding for the other party's point of view, and not verbally attacking anyone.

• Use Humor—If you can laugh together, then you can renegotiate almost anything. Humor is a great way to create an easier and more productive relationship.

These three techniques help set the manner in which you renegotiate. They also set a tone for how you will behave and lead the renegotiation to help both sides behave properly.

4. Transcend the Details

Principle: Go beyond the details in order to stay on The Critical Path.

The solution to any renegotiation usually does not lie in the details of the transaction. It is important to not get bogged down in details that don't help create a settlement. Focusing on details that don't move the renegotiation forward will always impede the process.

5. Call in the Cavalry

Principle: Make sure you have the right person renegotiating, at all times. If not, Call in the Cavalry.

It is important not to renegotiate with your ego. Bringing in a third party to renegotiate on your behalf can be critical to creating a settlement. Creating a buffer between you and the other party can help to provide a quicker settlement than trying to do everything yourself.

These five principles are based on the fact that everyone can learn to renegotiate successfully, and with integrity. In fact,

continued on page 13

Largest Credit Unions in the Inland Empire

continued from page 10

Ranked by Assets as of June 30, 2006

	Name of Credit Union Address City, State, Zip	Assets \$ (mils)	Capital \$ (mils)	Capital Ratio %	YTD Income (mils)	Key Executive Title Phone/Fax E-Mail Address
24.	Fontana Federal Credit Union* 17235 Arrow Blvd. Fontana, CA 92335	9,750	1,362	13.960	0.030	Judy Hodson Manager (909) 822-4487/822-2035
25.	CRC Federal Credit Union P.O. Box 129 Norco, CA 92860	9,359	1,368	14.620	0.006	Amelia Blair President/CEO (951) 737-6262/737-1227
26.	California Center Credit Union 9500 Cleveland Ave. Ste. 130 Rancho Cucamonga, CA 91730	8,164	0,836	10.240	0.014	RaAnn Wood President/CEO (909) 476-8018/476-8515
27.	Victor Valley Federal Credit Union 15445 Eighth Street Victorville, CA 92356	8,92	0,653	7.970	0.023	Janet Reimer President/CEO (760) 245-3537/245-3541
28.	Colton Federal Credit Union 460 N. La Cadena Dr. Colton, CA 92324	6,311	1,26038	16.430	0.045	Pete Carrasco President/CEO (909)825-5442/825-6464
29.	Mt. Slover Federal Credit Union Colton, CA 92324	3,508	0,737	20.990	0.008	(909) 825-4441

Renegotiating

continued from page 12

everyone must learn to renegotiate with integrity. If we have to break our promises or commitments, let's learn to do it right. And let's behave properly—with insight, forethought, and compassion—when promises or commitments to us are broken. It works both ways.

For more information, please contact Marc at marc@marcfreeman.com or at 641-472-2727.

Blue Cross In Crisis

continued from page 3

cations themselves are complicated, technical and vague, and out of compliance with state laws requiring clear, understandable applications.

FTCR has called on state regulators to end the practice and issue fines for each of the illegal cancellations, which could easily number in the thousands.

Sitrick's client list includes:
* Halliburton - Allegations of war profiteering have shadowed Halliburton in recent years.

* Exxon - Exxon is combating public outrage over its multibillion-dollar record profits while motorists suffered

record gasoline pump prices.

* Dynegy, Inc - Along with Enron, Dynegy was accused of illegally driving up the price of electricity during the California energy crisis in 2000 and 2001.

* Tenet Healthcare Corp. - In the largest penalty of its kind, Tenet agreed to pay \$725 million and return \$175 million in fees in a case alleging that the company had defrauded taxpayers by over-billing Medicare.

* Tosco Corp - Tosco was found guilty of illegal underground discharges of the cancer-causing chemical benzene and toxic toluene (Communities for a Better Environment v. Tosco).

* WellPoint Health Systems - Blue Cross's corporate parent, WellPoint, is recovering from a public bruising over its recent merger with Anthem in which it awarded executives hundreds of million of dollars in bonuses paid for by raising policyholder premiums.

The Foundation for Taxpayer and Consumer Rights (FTCR) is California's leading public interest advocacy organization. Visit them on the Web at: <http://www.ConsumerWatchdog.org>

Once More, With Feeling

continued from page 7

In the propositions presented to us we may have little or no idea what the real consequences will be. Each side says that voting their way will prevent the destruction of life in the universe as we know it. The other guys are saying the same thing, so whom do you believe?

The answer would correctly be to read the entire proposition. Guess what? Nobody does!

Few even read the synopsis in the voter's pamphlet. Even fewer read the pro-con pieces

that are included in the pamphlet. The guy on TV made a shocking declaration about what can happen and you believed him.

Come on, you're smarter than that. Aren't you?

My advice, as always, is to vote "no" on everything. Then, maybe, Sacramento will realize that we're not going to take it any more. Until then we, and Sacramento, will only have ourselves, the voters, to blame.

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INLAND EMPIRE
business journal

There's a New Sheriff in Town
continued from page 2
restaurant, the lounge, the meeting rooms and other amenities require local support to be successful.

Russ Tanakaya believes that working with those people, providing hospitality for those people, is his primary function. To that end, he speaks with pride of the staff that he has inherited. He has known, and worked with, many of them before and he feels that his team is up to the job.

He is also no stranger to the Inland Empire as a marketplace, and speaks with great familiarity of other hotel managers he has known and worked with who have served this area.

Tanakaya began his hotel management career with the Hyatt Regency Houston back in 1982. He served his first director of food and beverage position with the La Mansion Del Rio Hotel in San Antonio in 1984. Tanakaya joined the Hilton family of hotels in 1989 as director of food and beverage at the Guest Quarters Hotel in Baltimore. In 1991, he came to the west coast to the DoubleTree Guest Suites Santa Monica where for the next seven years he held various executive positions, including assistant general manager. In the spring of 1998, Tanakaya joined the Hilton Los Angeles North/Glendale as assistant general manager. From there he went to San Diego and then to Ontario.

A native of Syracuse, N.Y., Tanakaya earned a bachelor of science degree from the Conrad N. Hilton College of Hotel and Restaurant Management at the University of Houston. He is an active community advocate, having held board positions at the local Rotary club, and was an adjunct instructor of hospitality at Glendale Community College. He has been elected to the Board of Governors of the Japanese American National Museum where his 2002 diversity project won an award from Hilton Hotels Corporation through his hotel team's dedication to teaching cultural under-

standing to more than 2,600 Glendale Unified School District students in the spring of 2002.

Tanakaya believes that the best managers work up the ranks from the bottom. He personally has served as a bus boy and a waiter as well as other positions for some 10 years before his move into management. It is his belief that a hotel manager cannot be as successful if they didn't come up that way. Besides, he confided to us, the rank and file can't say that the boss doesn't know what goes on down the hall.

Under Russ Tanakaya's reign, we can watch for new ideas, such as the expansion of the lobby bar into a sports and Wi-Fi lounge.

No doubt the big blue "H" atop the tower at Haven and I-10 will continue to shine bright.

Faris Lee Investments

continued from page 15

Within a five-mile radius of the center there is a significant population that totals 360,000. The city of Chino Hills also has the highest average annual household income in San Bernardino County at nearly \$80,000. Harkins Theatres & Shops will serve the adjacent cities of Diamond Bar, Walnut, Pomona and West Corona as well as South Ontario which is home to The Colony, a master-planned development with a total population of 120,000 at final build-out.

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**SEE PAGE 13
FOR DETAILS**

EXECUTIVE NOTES

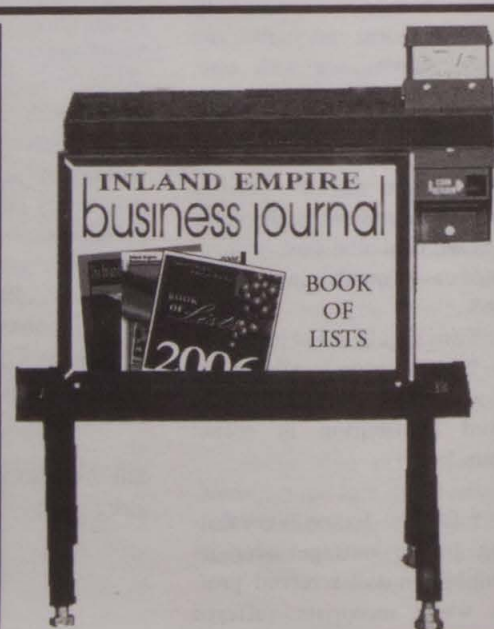
Citizens Business Bank has announced the appointment of **Chris Haddow** to the position of vice president and relationship manager for the bank's Ontario Business Financial Center. Prior to his appointment with **Citizens Business Bank**, Haddow was vice president/business banking officer for US Bank, where he was responsible for business development, relationship management, sales and marketing. **Citizens Business Bank** also announced the appointment of **Hector Hernandez** to the position of senior vice president and manager of the bank's Small Business Administration (SBA) Services. Prior to his appointment **Hernandez** was senior vice president and small business lending manager for Mission Oaks National Bank where he was responsible for starting their small business lending division. **CVB Financial Corp.**, and its wholly-owned subsidiary, **Citizens Business Bank**, was recently named as one of "America's Finest Companies." They were included in the 16th Annual America's Finest Companies investment directory from personal finance experts Bill and Mary Staton. **CVB Financial Corp.** was one of only 318 of 19,000 public companies based in the U.S. to receive this recognition. It is predicated on having at least 10 consecutive years of increased earnings per share or dividends. **CVB Financial Corp.** also received the KBW Honor Roll Award from the investment banking firm of Keefe, Bruyette & Woods, Inc. at their annual Community Bank Investor Conference in New York. This award is presented to banks who have increased earnings per share for at least 10 consecutive years. This was the fourth consecutive year that **CVB Financial Corp.** has been recognized with this award. **the San Bernardino National Forest Association (SBNFA)** has announced that **Lacy Kelly** has been offered and accepted the position of deputy director. **Lacy** will continue to manage several **SBNFA** divisions, including Children's Forest, the Fire Lookout Volunteer Program and the Off Highway Vehicle Program, as well as new programs currently under development. In her new position, **Lacy** will play a key role in developing the vision for the organization, coordinating resource development, organizational growth and day-to-day programmatic operations. **Lacy** will also play an expanded role in partnership development and public relations, as well as strengthening, expanding, and integrating program

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Faris Lee Investments Completes \$26 Million Pre-Sale

Faris Lee Investments announced the \$26 million pre-sale of Harkins Theatres & Shops. The newly constructed, fully occupied 90,881-sq.-ft. premier entertainment center is located at the north-west corner of State Route 71 and Chino Avenue.

Harkins Theatres & Shops is situated on 10.54 acres and includes Harkins Theatres, an 18-screen, state-of-the-art stadium seating multiplex theatre totaling 81,880 square feet. Harkins Theatres is Arizona's dominant theatre chain with 26 Arizona locations. This is the second site for the chain in Southern California. Other tenants total 9,000-sq.-ft. of space and include: Quizno's, Juice it Up!, Z Pizza and Maggie Moo's Ice Cream & Treatery. Harkins Theatres & Shops is located within the pedestrian-oriented Crossroads Entertainment Center which includes Hampton Inn Suites, Tutor Time and a medical office building.

Faris Lee advised LNR Properties on the sale of the newly constructed retail center as a pre-sale opportunity, a trend seen in recent months that involves a complex negotiation process, yet presents great rewards for developers and investors in today's competitive retail market.

"Faris Lee employed a pre-sale strategy for the center by aggressively marketing the property five months prior to its anticipated completion. Investors with the agility to con-

duct a pre-sale transaction can secure a high-quality property before it is built. Likewise, developers can lock in a buyer at a fairly close cap rate to the current market. This benefits

the developer due to potential risks in the marketplace including the possibility of cap rates moving up by the time construction is complete."

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2007 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
January • Education • World Trade • Year End Review	• 2006 Banking Review • Economic Development Agencies • Health Service Directory	• Health Insurance • Cities • Colleges and Junior Colleges • Financial Brokerages
February • Commercial R.E. Developers • Residential Real Estate • Architecture/Land Planning • Redevelopment	• 2007 Economic Conference • Building and Development • Business Banking	• Independent Banks • Commercial/Industrial Contractors • Residential Builders • Architectural Engineering, Planning Firms
March • Major/MultiEvent Venues • Financial Institutions • Health Care	• Environmental • Executive Education • City Economic and Demographic Data	• MBA Programs • HMOs/PPOs • Industrial R.E. Brokers
April • Meetings & Conventions • Airports • New Home Communities • Malls & Retail Stores	• Women & Business Expo • Meetings/Conventions • Travel/Hotels/Tourism • Commercial R.E. Brokers • Small Business Handbook	• Indian Gaming • So Cal Vacation Spots • Hotel Meeting Facilities • Travel Agencies • Visitors and Convention Bureaus
May • Economic Development (Riverside Cnty) • Marketing/PR/Media Advertising • Insurance Companies	• Women-owned Businesses • Human Resource Guide • Chamber of Commerce	• Environmental Firms • Employment/Service Agencies • Law Firms • Dental Plans
June • Financial Institutions (1st Quarter, '07) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County)	• Health Care & Services • High Technology • Golf Resorts	• Hospitals • Savings and Loans • Motorcycle Dealers • Medical Clinics
July • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development	• Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory	• CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers • SBA Lenders • Staff Leasing Companies Serving the I.E.
August • Personal/Professional Development • Employment/Service Agencies • Health & Fitness Centers • Caterers	• Environmental • Expansion & Relocations • Women in Commercial Real Estate	• Largest Companies • Small Package Delivery Services
September • Mortgage Banking • SBA Lending • Independent Living Centers	• Health Care & Services • Airports • Golf Guide to Southern California	• Substance Abuse Programs • Largest Banks • Largest Hotels • Golf Courses
October • Lawyers/Accountants • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '07)	• Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning	• Wireless Phone Service • Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Educational Services Directory
November • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory	• Human Resources Guide • Executive Gifts • Building and Development • New Communities	• Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing I.E. Companies • Mortgage Companies • Title Companies
December • Financial Institutions (3rd Quarter, '07) • Top Ten Southern California Resorts • Temporary Placement Agencies	• Health Care	• 2008 "Book of Lists" • Fleet Leasing Auto Dealers • Business Brokerage Firms

The Big Boomer Exodus: How to Respond to the Loss of Experienced Talent

by Marsha Lindquist

According to the U.S. Bureau of Labor Statistics, in 2005, America's 76 million Baby Boomers began to reach age 60 at a rate of one every seven seconds. Thirty-five million Boomers will retire between 2000 and 2020, and in the decade after that, another 23 million will join them. Just two years from now, workers ages 45 and older will comprise 40 percent of the workforce.

If you haven't already noticed this trend in your own organization, get ready: a good portion of your workforce will be leaving in the next two to 10 years, and they'll be taking their years of experience and hard-earned talent with them. As a consequence, you're going to have a hard time meeting your clients' needs, unless you have a plan in place and operating now.

While once workers over age 40 were tossed out or passed over for promotions, that's much less prevalent now. Enlightened CEOs know now that their experienced people's knowledge is a tremendously valuable asset.

What To Do?

You can't stop at hand-wringing and bemoaning your losses, wondering what you can do. To fill the gaps created by older, more experienced workers now and in the years to come, you'll have to think outside the box a bit, exploring new options—especially retaining your "retirees" and bringing in bright, up and coming college students to learn from and work alongside them. When you combine those people who have years of experience with students in a mentoring program, you'll keep what's best about your organization alive and well.

Though they've left the workforce, many retirees still want to be productive, so among those who've already retired, the trend for many is to develop

their own businesses. As a consequence, they not only leave an enormous vacuum of talent when they leave, but they can also become your competition!

Many college students, too, want to make a contribution, and few would pass up the opportunity to get real-world experience that they would ordinarily have to wait years, even decades, to acquire. While they don't have experience, they bring the right attitude to the table.

You need your older workers' extremely well-developed talent, and you also want to harness the kind of talent that still needs to be developed, but that has the right attitude. This gives you the best of both worlds. To facilitate this plan, you need to find ways to retain your experienced employees. You'll need to bring them back differently than before they retired. They won't accept the same deal they've always had, and that deal likely isn't in your company's best interests, anyway. Creating this mentoring program is in your best interests. And here are some steps to do it in your own organization:

1. Offer retirees part-time or consulting arrangements. Older, more experienced workers have "done their time" and often don't want to work full-time anymore. On the other hand, many will seek more than a leisurely retirement. They will want to spend time with their families, developing hobbies and perhaps traveling and generally enjoying life. But completely saying goodbye to a lifelong career can be tough, and many will feel unproductive. The upside for you is that their experience allows them to accomplish in less time the same job that you would have to hire someone with less experience to do, who would take a lot longer to do it! So retirees can work part-time, and it all evens out in

the end—a win-win situation for all concerned.

2. Divvy up jobs and hours. Bring along college students by giving them part of the job that the experienced people used to do. Let the older person mentor the younger, showing the student how to do the job but not giving him or her full responsibility to alleviate unnecessary pressure. If you can pair these two types of employees up, you will begin to get great benefits almost immediately.

3. Full-time is so 20th century. Most companies think they need to create and fill only full-time positions. But consider the merits of job-sharing and offer it to retirees and college students. Hire two people who can share the job and crossover one day or for a half-day each week to brief one another, review progress, and decide who's responsible for what in upcoming projects. This arrangement will meet both groups' needs for time outside of work.

4. Offer appropriate benefits. Many experienced people don't need certain benefits like sick leave and vacation time, because you're not employing them full-time. But they may need health care or long-term care plans. Perhaps you could offer them summers or winters off to pursue adventures or just to relax. Similarly, college students don't need full standard benefits packages, either. They may get health insurance from their school or their parents, for example, but perhaps they need tuition assistance or college credit for the time they work in your organization. One word of caution here: If you offer "cafeteria style" benefits where people get to choose from a wide list of options, make sure you're following all applicable Federal regulations and that you offer such options to all your employ-

ees, not just certain who you feel need it.

5. Mentor existing staff early. In addition to bringing in college students, part of your process when vacancies occur must be a plan to mentor your existing employees. As a rule, organizations have not nurtured less experienced employees in order to bring them up through the ranks. Because you are statistically unlikely to lure all of your retirees back, you need to utilize your experienced but pre-retirement employees for this mentoring role. When their talent and experience mean they no longer have to fight for their own careers anymore, that's the time to enlist them to develop other people who can one day take their place, allowing you to promote from within.

Planning is Everything

An essential element of dealing with the mass exodus of valuable experienced Baby Boomers is to be aware of what's happening—that your best people will be retiring—and then to begin your planning early. Even if they're not retiring, simply planning to leave the organization because they've decided it's time to move on, experienced employees usually will talk about their plans in evaluations and performance reviews, giving you the opportunity to react accordingly. The better prepared you are for this coming and growing trend, the more apt your company is to remain profitable, despite any staff changes.

For more information visit www.MarshaLindquist.com or send an email to: Marsha@MarshaLind.com.

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SEE PAGE 13 FOR DETAILS

MANAGING Giving Good Feedback

by: Peter McLaughlin

"I love my job except for two times a year when I have to review my eight direct reports." Do these words sound familiar? If you are like most managers, you would prefer to just do the "real work" and leave it to the employees to figure out how their performance stands. Guess what, this is your "real work." Feedback is about getting all employees to perform at their best. Simple logic says that eight people performing at their best enhances company productivity far more than one person performing at his or her best.

The problem, according to most managers, is that the education and training on how to give feedback in most companies is woeful and inadequate. In addition to the poor training, the problem is exacerbated by the fact that there are four levels of generations now working in most companies: the Millennium group, Gen-Ys, Gen-Xers, and Baby Boomers — four generations working side by side, all of whom receive feedback with different mindsets.

Numerous studies have shown that exceptional companies have higher levels of feedback and debate than mediocre companies. Unfortunately, the stark reality is that most people aren't very good at giving or receiving feedback. This applies both to positive feedback (praise, thanks, recognition) as well as negative or critical feedback (confronting poor performance). Many people could count on one hand the number of meaningful conversations they've had with their manager about their performance and personal development.

Why does feedback get the short end of the stick? The first answer is that people think they are too busy to spend time on it. The second answer is that feedback territory is fraught with emotional snares and pitfalls. Whether in a formal performance review or an informal conversation in the hallway, you have to possess a rare balance of candor and sensitivity to tackle difficult issues with a subordinate or co-worker. When receiving feedback, you have to endure judgmental conversations that may feel like a personal attack.

But feedback conversations are essential. They force you to face reality, confront the problems that are causing your team to under perform, and rise out of the swampland to a higher level of productivity — and a more enjoyable work environment. With learning and practice, you can turn your feedback conversations into productive dialogue that promotes strong relationships and great results, rather than destructive discussions that lead to mediocrity and frustration. Don't say that you're too busy to give and receive feedback — as formal Intel CEO Andy Grove says, "It's one of the highest leverage activities you can perform."

Here are seven tips on how to make your feedback experiences the most effective they can be...and something you actually look forward to.

Giving Feedback:

1. Ask Permission to Give Feedback

You will not believe the difference in the level of conversation when you ask permission. Asking permission to give feedback sets a positive framework on a situation that could be perceived as negative. "Can I have permission to give you some feedback?" "I have a couple ideas...can I share them with you?" "Do you mind if I give

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Positive Workplace Politics With Your Boss

by Margaret Morford

It's a simple, real-world fact. A fact most people still do not "get." Today, the majority of people lose their jobs not because they messed up or made some costly mistake at work, but because they didn't understand "workplace politics." Being politically savvy is what helps you keep your job when you do make a mistake.

My definition of politics is "the difference between what is right—and what is effective." How often in your career have you been right, but everyone hates you for it? That's the gap you need to understand and work. It's not about walking on others to get what you need, but it is about understanding the unspoken messages of your workplace and tapping into the flow of power to accomplish your agenda. Think of it as "how to shake the tree and get the resources you need."

One of the most important political alliances to cultivate is your relationship with your boss. Start by asking yourself this question, "Do I actually manage my relationship with my boss . . . or just try not to make him or her mad?" Most people do only the latter. Turn that around and start creating a more positive, effective relationship with your boss by answering these key questions:

1. What is the method of communication with which my boss is most comfortable?

Is it face-to-face, e-mail, or voicemail? Sarah had a boss who responded best to voicemail. He wasn't big on face-to-face because it required too much time. He could return five voicemails in airports faster than he could type e-mails on his Blackberry. If you voicemailed him, you almost always got an answer the same day, especially when he was busy. And this

strategy also made her look very self-sufficient because Sarah wasn't always in his office asking questions. On the rare occasion when she asked for time on his calendar, he would move her to the head of the line because he knew it was important.

2. During what time of day is my boss most receptive to talking?

Your boss may be a morning person, or more open to longer conversations as the day winds down and the phones stop ringing. If your boss is talkative and you need a quick answer, check his calendar or understand his lunch schedule and go see him 15 minutes before he has a meeting or before he typically leaves for lunch. Is there a particular day of the week that is better for your boss than others? One governmental group waits until Wednesdays to ask for anything important from their manager, because on Tuesdays the boss meets with the Board of Commissioners and Mondays are spent preparing.

3. When my boss needs advice, who does he consult?

For those of you, who have seen the "Godfather" films, think of this advisor as your boss' "Consiglieri." Build a good relationship with this person so he or she says good things about you to your boss. Remember—this is someone to whom your boss listens and whose opinion he or she greatly values.

4. What are the last three business books my boss read?

Any book your manager spends valuable time reading, you should read. I know one manager who wanted funding in the budget for an additional person, but knew his boss hated any increase in headcount. His boss

was a great fan of the book "Good to Great." Even though the manager was not a big reader, he read the book because his boss valued its insights. The manager was able to justify his request for the new position by saying he needed "the right people on the bus in the right seats" (wording that comes straight from "Good to Great"). This resonated with his boss and he got the approval to hire the new person.

You also can be politically savvy by giving your boss the gift of a business book you've recently read and agree with. This allows you to use the author as an expert, to convert your boss to your way of thinking. Be sure to inscribe the book on the inside fly leaf and sign your name. This way, every time your boss opens the book, he or she is reminded of the gift. And if your manager lends it to someone, you will appear to be smart, cutting edge, and someone whose opinion your boss values.

If your boss is not a reader, you can still use this strategy. Simply select a book that is short but packed with insights, so your boss will be willing to spend an hour reading it. And never put the cost of the book on your expense report. This is a gift—and an investment in your career. Surely your career is worth \$20 or \$25!

Here are three quick "political rules" for successfully dealing with bosses:

Rule 1 - Stay neutral about new bosses. When you get a new boss, you will be barraged by people asking you what you think of him or her. These people will repeat what you say throughout the organization, so say this: "She seems very smart, but I haven't worked with her

for very long." This is both non-committal and positive.

Rule 2 - When your boss says something nice about you, do not deflect the compliment with modesty or with humor by cracking the joke about "maybe this is a good time to ask for a raise." This devalues the compliment and creates an awkward situation for everyone present, even if they know you are kidding. Here's the perfect reply: "Thank you so much. That means a great deal to me coming from you." You now have tripled the chances your manager will say more nice things about you in the future.

Rule 3 - Last, but not least, never speak badly about your boss in the workplace—even if everyone else calls him "the spawn of Satan." By not saying anything bad, you send a clear, unspoken message throughout your organization that you are patient, resilient, and loyal. All of which are great qualities to have. You enhance your value and reputation simply by shutting up.

For more information, please contact: mmorford@mleesmith.com.

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CALENDAR

NOVEMBER 2006

16 A free workshop hosted by the Inland Empire chapter of SCORE "Counselors to America's Small Business" and underwritten by Verizon Communications will be held from 8:30 a.m. - 1:30 p.m. at the Hilton Ontario Airport, 700 N. Haven Ave., Ontario. The workshop "Building Your Small Business With Technology" is free of charge but requires pre-registration available at www.score114.org. The goal of the workshop is to increase small business owners' understanding of technology and how it can improve their business' competitive edge.

16 NAWBO (National Association of Women Business Owners) is inviting those interested in joining them for a luncheon being held at the DoubleTree Hotel Ontario Airport, 222 North Vineyard Avenue, Ontario at 11:15 a.m. (registration) and lunch at 12:00 p.m. A speaker will be talking on the subject of breast cancer. Please call Gwen Thibeaux at (888) 324-1526 to RSVP. Price is \$40 NAWBO member and \$45 non-members and all walk-ins.

DECEMBER 2006

12 Fisher & Phillips LLP, one of the largest law firms in the field of labor and employment law, will present a "Legally Required Sexual Harassment Training" seminar on Tuesday, Dec. 12 from 9:00 a.m. to 11:00 a.m. at the Ontario Airport Marriott at 2200 E. Holt Blvd. in Ontario. A "Train the Trainer" session will follow from 11:15 - 1:30 p.m. The session is for human resources professionals and will provide attendees the necessary tools to personally provide sexual

harassment training to their organizations. The event cost is \$75 per person or \$65 per person for two or more individuals from the same company for the first session, and \$250 per person to attend both sessions. Attendees will receive mandatory training as required by recent legislation that requires all

California employers with 50 or more employees to provide at least two hours of harassment avoidance training to all supervisors every two years. The seminars, which include a continental breakfast at 8:30 a.m. and lunch during the "Train the Trainer" session, will be taught by attorneys at the Irvine office

of Fisher & Phillips LLP that specialize in this area of law. To register for the seminar or for more information, call (949) 851-2424 or e-mail jgreenbaum@laborlawyers.com

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Giving Good Feedback

continued from page 17

you a suggestion on how to...?" These are just a few examples.

2. Set a Tone of Energy and Optimism

Consciously assume an attitude that embraces both candor and sensitivity. If it's going to be a difficult conversation, plan for it by gathering all the necessary information and rehearsing what you want to communicate. If you go into a feedback session ready to yell at someone, they are just going to get defensive. Keep the energy in the room positive, and you will see a much better response.

3. Focus on Specifics

When sharing feedback, focus on specific situations and behavior, rather than delving into psychoanalysis. Talk to your direct report or co-worker about how their decisions affect other people, and how their actions affect business results.

4. Show Appreciation and Say Thank You

Yes, your colleagues and employees are adults who get paid to do their job, but to believe that expressing praise isn't important is to vastly underestimate the human craving for appreciation. Let them know you value their time as well as their willingness to listen to your feedback.

5. Confront Non-Performance

Don't wait for the yearly review to tackle this issue. Non-performance is something that needs to be confronted as soon as possible. Take a hard look at reality together, and make it clear that change is necessary. Get them talking about how they intend to improve. Agree on outcomes and timelines. Set different consequences for different levels of performance.

6. Remember It's a Dialogue, Not a Monologue.

Ask questions and listen attentively to answers. Offer suggestions and support. Jointly consider options. Pay attention to the unique talents of those you're giving feedback to, and if possible, frame solutions that leverage their strengths.

7. Encourage and Energize

Get excited about the changes your direct reports can make. Give them examples of how they can improve and show that you're supportive of them making these changes for the better. Some feedback discussions won't turn out to be fun encounters. But if managed skillfully, the majority of feedback conversations can leave people feeling fired up...rather than beaten up.

Giving feedback is first of all an attitude and can only be made a habit by constant practice. "The worst harm you can do," Jack Welch, says in his book, "Winning," "is not to be candid with someone else."

For more information, please contact Peter at (303) 321-5008 or at peter@mclaughlin.com.

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Is Desert Hot Springs An Energy Vortex?

by Roger Sunpath

Energy vortex ... what the heck is that? Well, simply stated, in the case of an Earth energy vortex, it is a location where several Earth powers converge. Vortexes are "power spots," where a great concentration of energy emits from the planet. There are some experts who feel that these power points are themselves only the surface manifestation of an energy infrastructure within the planet.

There are two types of energy vortexes: Positive vortexes expand and perpetuate energy, while negative vortexes dissipate energy. There's more on negative vortexes later.

MAPPING THE ENERGY

In the extraordinary case of Desert Hot Springs, there is a convergence of five energy vortexes meeting in one place. Earthquake faults, geothermal underground water, the alignment of the mountain peaks, wind and, of course, sun energies.

If you look at an energy map of the Desert Hot Springs area, it explains what is happening and can be used as an aid in understanding the location of each of the energy forces and their relationship to one another.

Looking at a topographical map (or even a Thomas Brothers map page) of the area, the first would be a line that runs from Dillon Road near Thousand Palms north almost to the Mission Springs Country Club along the Mission Creek fault line. This fault is an off-shoot of the famous San Andreas fault, which runs south of the city.

The next area is the location of an underground hot water lake, which in places runs from the base of the mountains just

northeast of town (west of Palm Drive and north of Pierson Boulevard) to just southwest of the Mission Creek fault line (including the Two Bunch Palms Resort), and from the business center of Desert Hot Spring on

ment. If they had planned and laid the city streets on a north-west by southeast axis, the general population of Desert Hot Springs might be calmer.

MORE LINES OF ENERGY

In addition to energy ema-



View of Mt. San Jacinto from DHS by Betty Wallin

the northwest to the southeast.

The mountain energy comes from the line of peaks from the rim of the Little San Bernardino Mountains starting in Painted Hills. These mountains border the city to the northeast. If you were to draw a line through the middle of the lake, you would notice that all three lines are nearly parallel to one another, with the lake line nearly in the center of the fault and mountain lines. This means that their energy fields are in alignment with one another. This is no accident, for the underground lake is held in place by the fault line and the mountains provide the water runoff for the lake. It is another example of nature in harmony.

The important thing to know here is if you are standing facing northeast you are putting your body in alignment with these positive energies. You sometimes may find yourself standing facing in this direction or stopping to rest or meditate without really knowing why. Maybe you just find it comfortable. It's like sitting in front of your fireplace at home. Most people like to sit directly in front of a fire – not off to the side – so we can feel the warmth and see the dancing images in the flames.

It is unfortunate that the founding fathers of the city were unaware of this energy align-

nating from the mountain peaks, fault line and underground water, Desert Hot Springs also has strong wind energy, from the common therapeutic breeze to the sometimes ferocious windstorms. Wind is an energy of purification. Can you imagine the trouble the valley would be in if the wind didn't blow and ground down the smog that enters our valley from the west? Many Native Americans have the ability to listen to the wind and hear it talk. It sometimes tells those of us who are sensitive to it about the conditions from where it came; sometimes it tells us about the weather that is coming.

Finally there is the wonderful sun energy for which this area is famous. As the sun transits from east to west each day, it bathes the valley with all its power, brightness and healing energy.

DRAWING OUT THE ENERGY

So what is the significance of a place that is an energy vortex? Ancient people made pilgrimages to locations such as these because they believed them to be sacred sites. These early people would come to such places to do ceremonies and ask for healing. Over the centuries, knowledge of the sites was passed down from generation to

generation. In Native American cultures these places were in the care of medicine men. Many of the ceremonies performed in such energy vortexes involved calling on the four elements – Earth, fire, water and air. The medicine people knew that communion with the elements held the power to bring forth healing.

What can you, as an individual expect when you enter into an energy vortex? If you hope to derive the fullest possible benefit from the energies, you must concentrate your awareness, quiet your mind, and tune your entire being to the energy broadcast from the power point. Here we have the unique ability with the natural hot waters to immerse ourselves in a pool or whirlpool hot tub and have full communion with one of the powers directly. In general, people are drawn to energy vortexes and power spots in search of enlightenment and inner peace; they are attracted by the invisible force and its therapeutic effects.

As mentioned earlier, there are positive and negative energy vortexes and Desert Hot Springs is on a positive vortex. Vortexes are like a magnet in the sense that one end is positive and the other negative. The negative side of the energy vortex in this area is located in the vicinity of Palm Drive and Interstate 10. If you drive that route regularly you may notice that there is almost always a car broken down along the road. This is because machines in marginal running condition will fail when passing through a negative energy vortex. Negative vortexes dissipate energy, so if your car is already not running very well, it's best to pass through these areas as quickly as possible.

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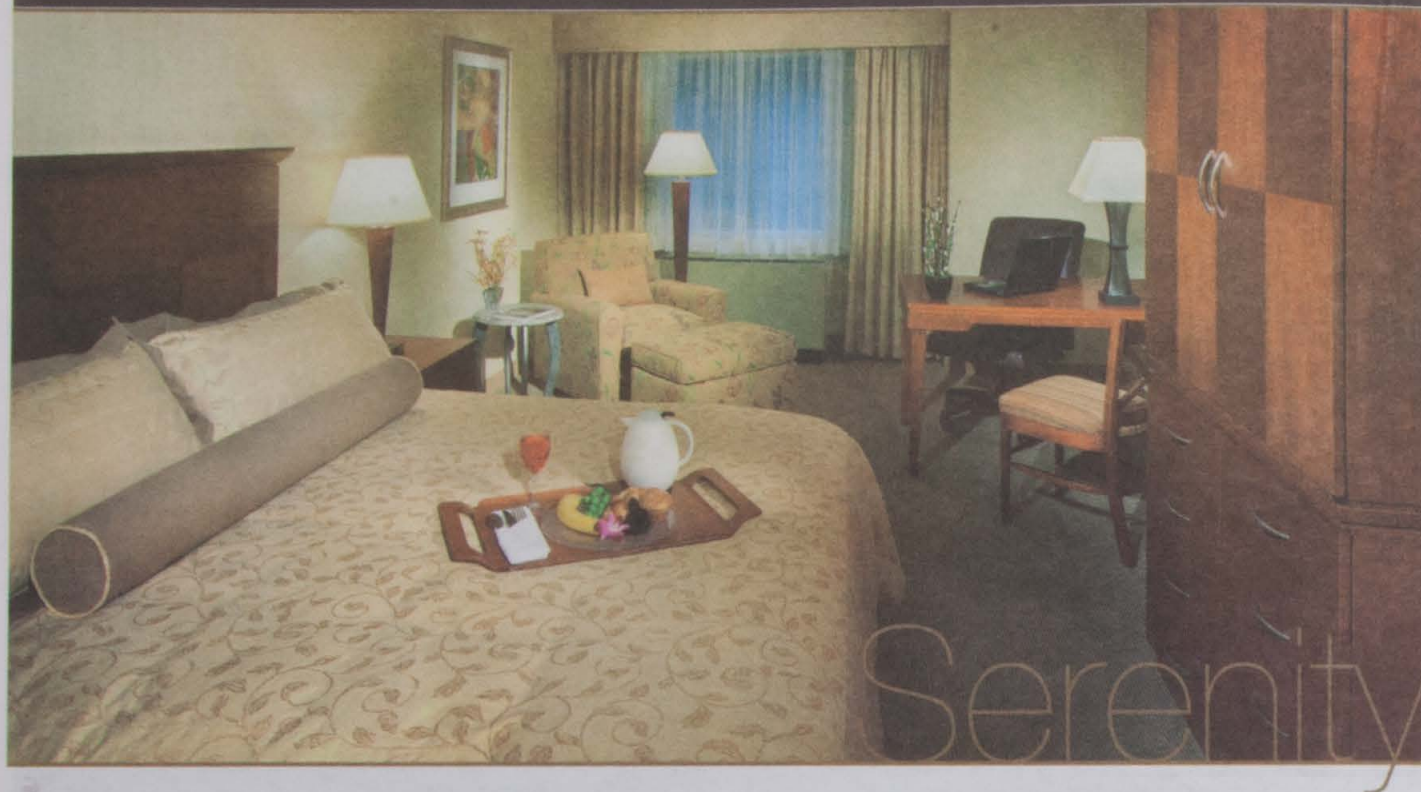
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CSUSB Ranks Fourth Nationally

continued from page 3

level entrepreneurship programs. CSUSB was the only California State University campus listed in the survey and the highest ranking of all California-based universities. UCLA had the next highest program from California at No. 11.

The annual survey results provide a growing number of students selecting entrepreneurship as a focus of their studies with a credible, objective resource for locating the top educational providers in the field.

A number of criteria were factored in the evaluation of entrepreneurship programs at colleges and universities, including the entrepreneurial emphasis of the curriculum, mentoring, experiential learning, faculty credentials, and the success of graduating students and alumni. High-ranking schools demonstrated a commitment to practical, hands-on experiential learning to provide the skills that translates into real-world businesses.

"Top entrepreneurship programs in business have a practical dimension that is hands-on; to apply what is learned in the classroom for success in the business world. On that measure, and so many more, I am proud that our Inland Center for Entrepreneurship program, under the leadership of Mike Stull, is acclaimed nationally," said Karen Dill-Bowerman, dean of the College of Business and Public Administration. "Economic development in the Inland Empire—a region known to be supportive to entrepreneurs—will be increasingly fueled by CSUSB graduates who have strong entrepreneurial education.

"We are confident that the excellence of our program will increase as it matures and continues its growth. IECE, a relatively new program, exemplifies the success that can come to a new venture when a sound business plan meets community need. It is no surprise that our growing numbers of entrepreneurship students are successfully launching new enterprises."

Also on the list of top 25 graduate programs in the nation for entrepreneurship were the University of Washington, Temple University, Indiana University, Bloomington, UCLA, the University of Illinois, Chicago, Tulane, Penn State, Boston University, Southern Methodist University, Babson University and the University of Virginia.

Along with undergraduate and M.B.A. degree concentrations in entrepreneurship and a cutting edge technology entrepreneurship graduate program that trains promising minority scientists from around the country, Cal State San Bernardino, through IECE, also conducts an annual student business plan competition; provides students with internships and student consulting projects with local entrepreneurial companies; offers the Surado Distinguished Lecture Series each quarter that brings successful entrepreneurs to campus to speak with students interested in launching entrepreneurial ventures; and has established the Spirit of the Entrepreneur Awards program—a regional event honoring Inland Empire entrepreneurs, and a program that provides up to eight full-tuition scholarships annually to students studying entrepreneurship.

REAL ESTATE NOTES

Tutor Time, an 11,300-sq.-ft. childcare property sold to a Pasadena-based private trust for \$4.15 million. The property is located near the 15 Freeway at 6020 Hamner Ave. in Mira Loma. Built in 2006, the freestanding building is situated on 1.26 acres and is 100 percent NNN leased to a **Tutor Time** franchisee. The property is part of Eastvale Gateway, a retail center anchored by Vons, Best Buy, Target and Home Depot. **Hanley Brown Group** represents buyer in \$4,995,000 sale of 57,818-sq.-ft. multi-tenant retail center in Hemet. The shopping center, known as **Diamond Valley Shopping Center**, is located at the signalized intersection of State Street and Stetson Avenue. The center is shadow anchored by Henry's Market and Chevron. The property, which consists of two buildings situated on 5.14 acres, was 83 percent occupied at the time of the sale. The purchase price was \$4,995,000. **The Shopoff Group** has sold **Springbrook Estates**, a 183-acre residential land development located within a master-planned community in Highgrove, located in Riverside County, to **Centex Homes**. **The Shopoff Group** acquired **Springbrook Estates** in 2004 as a 132-acre parcel and subsequently increased it to 183 acres. It includes 650 lots with a 34-acre sports and recreation park. **Centex Homes** purchased the first phase of this development, which included 515 lots, in December 2005. The sale of the remaining 135 lots closed earlier this month. **Centex Homes**, one of Southern California's largest homebuilders, is expected to begin grading on the site before the end of the year. **Springbrook Estates** will consist of 1,276 single-family homes built in two phases. Lot sizes in Phase 1 range from 5,000 to 6,000 sq. ft.; Phase 2 lots will be 4,000 sq. ft. NNN-leased **Bally Total Fitness** building in Montclair sells for \$11.6 million to Los Angeles investor **Pacific Equities Group**. **Panattoni Development Company's** retail division announced that **Home Depot** has signed a purchase and sales agreement for 9.2 acres with plans to open a store at Rancho del Chino. **Panattoni's** new \$90 million retail development project located on 42 acres in Chino. The 450,000-sq.-ft. retail development project is located at the northeast corner of Ramona Avenue and Chino Hills Parkway. New **Starbucks** drive-thru property on Main St. and Mariposa in Hesperia sells for \$1.71 million. **Boureston Development** recently broke ground **Village Court Professional Plaza**, a new, 40,000-sq.-ft. professional office building located in Palm Desert's main business and financial corridor. The one-story building will offer professional office suites that can be divided from 1,200-sq.-ft. It should be completed in spring 2007, and the asking rate is \$2.10 sq. ft./mo NNN. Also in Palm Desert, a joint venture of Irvine-based **Focus Real Estate LP** and **HG Capital**, out of Menlo Park, has broken ground on **Shore Business Park**, a 68,300-sq.-ft. office/warehouse condominium project. The new \$18 million development is situated four acres along Dinah Shore Drive, west of Monterey Ave.,

continued on page 29

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Company Name Address City, State, Zip	I.E. Commercial Property Leased/Sold (total \$ volume Oct. 1, 2004 - Sept. 30, 2005)	# of Commercial Projects Represented in the Inland Empire	# of Active Licensed Commercial Agents In I.E. # of Employees (IE)	# of Offices In I.E.	Year Founded in IE Year Founded Nat.	Top Local Executive Title Phone/Fax E-Mail Address
Baxley Properties, Inc. 73-712 Alessandro, B-4 Palm Desert, CA 92260	135,154,612	79	13 4	1	1989 1989	Dick Baxley President (760) 773-3310/773-3013 dbaxley@baxleyproperties.com
The Bradco Companies P.O. Box 2710 Victorville, CA 92393	109,337,708	132	9 11	1	1989 1989	Joseph W. Brady CCIM President (760) 951-5111X101/951-5113 jbrady@thebradco.companies.com
CB Richard Ellis 4141 Inland Empire Blvd., #100 Ontario, CA 91764	2,371,500,628.36	886	116 64	3	1998 1906	Jeff Moore Senior Managing Director (909) 418-2035/418-2050 jeff.moore@cbre.com
CDM Group, Inc. 31309 Highway 79 South, Suite 100 Temecula, CA 92592	80,000,000	75	10 12	1	1988 1988	Charles L. Nichols President (951) 676-6168/699-8219
Coldwell Banker Commercial - Almar RE Group 41790 Winchester Rd., Ste. G Temecula, CA 92590	75,000,000	152	12 4	1	1999 1906	Allen L. Nunez Executive Vice President (951) 252-9020/252-9012
Coldwell Banker Commercial - Inland Empire 8311 Haven Ave., Ste. 200 Rancho Cucamonga, CA 91730	78 million	17	10 12	1	1983 1983	Daniel W. Richards Owner/Broker (909) 980-6868/987-8183 drichards@stephendaniels.com
Colliers Seeley International 3401 Centrelake Drive, Ste. 150 Ontario, CA 91761 73-733 Fred Waring Drive, Suite 110 Palm Desert, CA 92260	406,100,000	87	15 5	2	(Ont.) 1976 (P.D.) 2000 1908	Rooney Daschbach/Bill Welch Senior V.P./Regional Manager (909) 605-9400/937-6330 Palm Desert (760) 773-2432 rdaschbach@colliers-seeley.com
Commercial Realty Advisors, Inc. 3200 Inland Empire Blvd., Ste. 170 Ontario, CA 91764	76,000,000	8	2 4	1	1993 1993	James R. Panting Owner/Broker (909) 484-9800/484-9803
Cushman & Wakefield 3800 Concourses Ontario, CA 91764	201,863,381	103	9 15	1	1980 1917	Joe Vargas Senior Managing Director (909) 980-7788/989-4440 joe_vargas@cushwake.com
GVA Daum 3998 Inland Empire Blvd., Ste. 400 Ontario, CA 91764	203,000,000	N/A	14 3		1904	Dennis Sandoval Executive Vice President/ Regional manager (909) 980-1234/980-3775 dennis.sandoval@gvadaum.com
RBI Retail Brokers 11820 Pierce St., Ste. 200 Riverside, CA 92505	WND	61	3 6	1	2005 1994	Neil Wachsberger Vice President/Designate Broker (951) 275-9100/275-9599

Fastest Growing Companies in the I.E.

(Ranked Alphabetically)

continued on page 38

Company Name Address City, State, Zip	% Change in Revenue, Last Corporate Year Compared to Prior	\$ Revenue 2004 \$ Revenue 2005 \$ Revenue 1/2 2006 Corporate Year	# Employees 2004 # Employees 2005 # Employees current	% Annual Average Profit Range Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
Ace Printing Co. 948 Vella Rd. Palm Springs, CA 92264	8.9	3,740,000 4,071,000 2,380,000	36 40 40	WND 1979	Commercial Offset Printer	Mark & Greg Lawrence Partners (760) 323-2707/969-5501 mlawrence@ace-printing.com
Business Bank of California 140 Arrowhead Ave. San Bernardino, CA 92408	41.4	17,127,000 24,224,000 14,405,000	138 171 188	N/A 1984	Banking	Aian J. Lane President/CEO (909) 885-0036/381-3975 alan@businessbank.com
Coldwell Banker Commercial-Almar Group 41750 Winchester Rd., Ste. J Temecula, CA 92590	N/A	N/A 32,000,000 58,850,000	4 6 11	10-12 1999	Commercial Real Estate Sales/Leasing	Marty Smith, SIOR Executive Vice President (951) 296-9800/296-9801 rms@coldwellbanker.com
David Evans and Associates, Inc. 800 N. Haven Ave., Ste. 300 Ontario, CA 91764	13	102.5 117.5 75.0	850+ 900+ 1000+	2-9 1976	Professional Services, Engineering, Surveying, Planning, Landscape Architecture	Cliff Simental Vice President (909) 481-5750/481-5757 cas@deainc.com
PFF Bank & Trust 9337 Milliken Ave. Rancho Cucamonga, CA 91764	19	205,362,000 237,409,000 283,275	677 729 796	N/A 1892	Community Bank	Kevin Mc Carthy President/CEO (909) 941-5425/941-5430 pffbank.com



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Commercial Building Developers

(Ranked by total square feet developed thru September 2005)

continued on page 38

Company Address City, State, Zip	I.E. Development Completed Thru Sept. 2006 (Total Square Footage)	Current Projects: Companywide # of I.E. Projects	Proposed Projects: Square Footage Years to Complete Market Value I.E.	Locations of Projects	Employees: I.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1. ProLogis 4100 E. Mission Blvd., #500 Ontario, CA 91761	7,500,000	0 3 WND	1,500,000 2	Ontario, Rialto	5 750	Larry Harmsen Senior Vice President (909)673-8700/673-8702 www.prologis.com
2. Industrial Development International 18101 Von Karman Ave., Suite 1040 Irvine, CA 92612	5,836,000	35 3 \$236,000,000	3,600,000 3	Mira Loma	7 130	Brent Carroll Vice President, Development (949)883-9998/743-3950
3. Western Realco 500 Newport Center Dr., Suite 630 Newport Beach, CA 92625	5,431,000	2 3 \$51,720,000	4,000,000 5	Ontario, Redlands, Rancho Cucamonga	0 6	Gary Edwards Vice President (949)720-3787/720-3790
4. Investment Building Group 4100 Newport Place, Suite 750 Newport Beach, CA 92660	6.8 Million	3 3 \$60 million	990,000 2	Riverside, San Bernardino	0 6	Brian Bargemann Vice President (949)263-1111/263-1120 www.ibg-usa.com
5. The Magnon Companies 1650 Spruce Street, Suite 400 Riverside, CA 92507	3,400,000	6 6 \$24,000,000	560,000 2		15 15	Ray Magnon President (951)684-0860/784-2545
6. Master Development Corporation 1401 Quail Street, Suite 100 Newport Beach, CA 92660	2,900,000	3 2 \$123,000,000	72,000 1	Ontario, Rancho Cucamonga	1 13	Bruce McDonald President (949)724-8886/724-8887
7. Ontario Mills One Mills Circle, Suite 1 Ontario, CA 91764-5200	1,985,000	18 1 \$3,000,000	10,000,000 6	California, Texas, North Carolina, Canada, New Jersey, Tennessee		Jim Mance General Manager (909)484-8301/484-8306
8. Glenborough Realty Trust Inc. 650 E. Hospitality Lane, Suite 150 San Bernardino, CA 92408	1,690,500	na 0	1,309,500 7		8 400	Eddie Edmiston Regional Vice President (949)559-4100/559-4050
9. Imprimis Corporation PO Box 1856 Palm Desert, CA 92261	1,610,000	0 0	0 N/A		0 5	Russ E. Hatle President (760)776-8838/776-8842
10. Pannatoni Development Company 19600 Fairchild Road Irvine, CA 92612	1,485,000	WND	1,600,000 1	Inland Empire	138	Jeff Phelan Principal (949)474-7830/474-7833
11. Hunco Development, Inc. 42389 Winchester Road Suite B Temecula, CA 92560	1,000,000	3	1,000,000 \$50,000,000	Lake Elsinore, Murrieta	6	Krista Hundley Manager (951)296-5225x14/296-5226 www.huncompi.com
12. Jacobs Development Company 6820 Indiana Avenue, Suite 210 Riverside, CA 92506	1,000,000	4 100+ \$250,000,000	1,300,000 2	Chino Hills (2), Rialto, San Bernardino	0 200+	Paul Marshall Senior Vice President (949)622-3450/622-1951
13. EJM Development Company 9061 Santa Monica Blvd. Los Angeles, CA 90069	830,000	10 1 WND	2,000,000 2	Ontario, Oxnard, Phoenix, Las Vegas	2 50	Bret A. Mackay Vice President, Development (310)278-1830/278-2965 www.ejmdevelopment.com
14. Riverside Commercial Investors (RCI) 3685 Main Street, Suite 220 Riverside, CA 92501	664,000	6 6 \$282,000,000	2,522,000 3	Ontario, Mira Loma, Redlands, Riverside	5 5	Rufus Barkley/Butler Partners (951)788-6100/784-1524
15. A.H. Reiter Development Company 9650 Business Center Drive Rancho Cucamonga, CA 91730	641,000	6 6 WND	0	Rancho Cucamonga, Ontario	5 5	A.H. Reiter Owner (909)980-1643/989-0446
16. The Chank Group 44-919 Golf Center Parkway, Suite 9 Indio, CA 92201	500,000	36 12 \$50,000,000	435,000 8-10	Indio	6 8	Larry Chank CEO (760)347-3469/342-2791
17. Lord Baltimore Properties 4200 Concoors, Suite 325 Ontario, CA 91764	322,000	8 2	90,000 1 \$20,000,000	The Ontario Center, Empire Towers Project	3 30	Thomas E. Anthony District Manager/V.P. (909)941-8555/466-1526
18. Sares-Regis Group 18802 Bardeen Avenue Irvine, CA 92612-1521	4,300,000	4 8 270M	2.5MSF 2	LA/Orange Counties, Santa Barbara, Inland Empire	20 500	John Hagestad Managing Director (949)756-5959/756-5955
19. Lennar Partners 4350 Von Karmen Ave., Suite 200 Newport Beach, CA 92660	3,100,000	4 n/a \$210,000,000	1,250,000 2	Ontario, Chino Hills, Riverside, Fontana	n/a 500	Jim Cottrell Vice President (949)885-8500/885-8501

The Poor Performer Confrontation Handbook:

Eight Rules for Dealing With Employees Who Are Bringing Your Company Down

An independent survey commissioned by KEYGroup® found that two-thirds of managers fail to confront poor performers. If you suspect you'd be among them, Joanne G. Sujansky, Ph.D., can help you stop avoiding the problem and start dealing with it.

There are certain problems that most managers would like to avoid. Calling angry customers, for instance. Presenting unhealthy sales numbers to higher-ups. And yes, dealing with those slow-moving, low-achieving, company-rule-breaking employees known as poor performers. But Joanne Sujansky has a suggestion: take care of the latter problem and the other two might just work themselves out.

"When you confront your poor performers, you will find that one of two things happens," says Sujansky, founder and president of KEYGroup (keygroup-consulting.com).

"They improve or they move—hopefully to a new company and not another department, that is. Either way—improving or moving out of the company—keeps customers satisfied and business brisk. And it keeps your good employees happy, too."

Makes sense, right? Of course it does. Unfortunately, says Sujansky, many managers fall down on the job when it's time to deal with poor performers. Perhaps they don't want to rock the boat, fearing that poor performers will retaliate with even worse performance. Or perhaps they don't know how to confront someone professionally. So they do nothing, and everyone suffers.

So how widespread is this head-in-the-sand phenomenon? KEYGroup commissioned a survey that yielded results suggesting that it's depressingly common. "We found that less than

one-third of managers are seen by their employees as doing a good job confronting poor performance," she notes. "It seems that, in most companies, poor performers are allowed to run rampant."

The Internet-based survey—carried out by Zoomerang—included questions about leadership and retention practices. The 1,393 men and women who took the survey ranged in age from 25-65 and older, had varying levels of education, and lived all over the United States.

In evaluating the statement, "My manager confronts poor performance," only 31 percent of respondents agreed that their manager confronts poor performance. With results like these, it should come as no surprise that poor performers can and do hinder goal achievement resulting in less of everything: sales, revenue and profitability. What's worse, poor performers bring down everyone else in your company. No one wants to work with a person who is unreliable and incapable of correcting his/her mistakes. Companies who tolerate poor performance will see an exodus of high performers who are unhappy working in that environment, resulting in yet another expense—costs for replacing a good employee can often reach the amount of that person's salary.

Clearly, the benefits of putting an end to poor performance in your organization are innumerable. So how do you confront these offenders? Here are Sujansky's tried and true rules of engagement:

Be specific. If an employee has been consistently late, specify the number of times (frequency) or amount of time (intensity). Avoid exaggerated statements, such as "You are totally unreliable." Instead, try, "This is the third time in one week that you have been 10 minutes late."

If this form of poor performance has been a problem in the past, remind the employee when you have pointed out the offense previously. Say, "I indicated to you the day before yesterday that coming in late is not acceptable."

"Always, always, always refocus the employee on the stated goal," says Sujansky. Otherwise your efforts will be fruitless. Say something like, "It is important for you to be here at the designated time since customers rely on our immediate responsiveness when they have questions about their order." You want to stay on track and give clear, focused feedback to your employee.

Focus on the performance required for the job. For example, if you need to correct something like inappropriate casual dress, make sure that you reiterate the guidelines that have been outlined for the workplace—not the personal taste of the individual. "Straying into areas that have nothing to do with workplace performance will result in a loss of credibility with the person you are confronting," says Sujansky. "It is best to stay focused on the employee's job performance and how her performance is affecting the company as a whole."

Consider the needs of the receiver. Everyone handles feedback differently. Some people want it straight while others are sensitive to any kind of feedback that might be construed as negative. With an employee who wants straightforward feedback, you can get away with saying, "You gave the customer the wrong information because you didn't have the updated manual. How do you think we should handle it?" To get through to a more sensitive employee, you will need to take a different approach.

For instance, "I understand

why you provided the customer with this information. Are you aware that the guidelines have changed? What do you suggest we do in this situation?" Regardless of the poor performer's personality, however, you should always be clear and straightforward in your communication.

Focus on performance over which the receiver has control. Poor performance isn't always the result of an employee's carelessness. Let's say one of your salespeople, Elliott, hasn't reached his goals because he is being hindered by someone else. Don't blame him. Instead, determine the options that he has available to remedy the situation. Discuss how you and/or Elliott can influence the other department member to better support goal accomplishment.

If, however, an employee hasn't reached his goals because he has not conducted the required number of activities, work with him to identify things he can do—make more follow-up calls or aim for 10 appointments a week instead of eight—that will help him to make progress. "Simply telling the employee what was wrong won't help him change his behavior," says Sujansky. "Always take the time to brainstorm ideas on how the employee can improve future performance or avoid the mistake in the future."

Give timely feedback. Usually, there's no reason to hesitate on giving feedback to poor performers. Make the individual aware of what she did immediately so she'll have total recall of what just happened. However, pay close attention to her mental state. It could be that she is too emotional in the moment or too pre-occupied with solving the problem. If either situation is the case, it is

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REAL ESTATE NOTES

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in the Monterey/Interstate 10 shopping area. The project will consist of five buildings offering suites ranging in size from 946 sq. ft. to 2,600 sq. ft. with prices ranging between \$245,000 and \$909,000.....**Broyhill Furniture Industries Inc.** agreed to a six-year, \$16 million lease for 703,000 sq. ft. (\$0.32/sf/mo) of industrial space in the city of Rialto. The space is part of a larger, 1.2 msf facility situated within the **ProLogis Park I-210**, a 135-acre distribution development containing over 2.7 msf of property designed to service the needs of large, regional distribution users. **Broyhill Furniture** is one of the country's best known full-line furniture brands.....In Ontario, the **Archibald Business Center**, a 25-acre business park leased a 136,000-sq.-ft. building to JCM Engineering, an aerospace manufacturer. It is located at 2021 South Archibald in Ontario.....**Bixby Business Center** in Redlands started construction on a 412,000-sq.-ft. manufacturing and distributing building. Developed on a site of 21.5 acres, the building should be completed in February.....**William Fox Group** has sold two industrial buildings located on Grapevine St. in Mira Loma to **Enhanced Holdings Corporation** and **Systems Material Handling Company**. The construction of the two buildings was completed in May of 2006 and were sold for five million dollars.....**Calmex Engineering, Body Specialties** and **Cruz Containers** has move into the **Rialto/Lilac Buusiness Park**. Two other buildings are in escrow and three buildings remain available for sale or lease.

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the Inland Empire Business Journal and Rentv.com. For more commercial real estate information from around California, go to www.rentv.com.

EXECUTIVE NOTES

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leading companies. A Palm Springs native, **Alan** launched his media career at KPSI Radio and The Desert Sun. He returned to the desert three years ago after serving as a senior brand strategist for one of San Francisco's top 20 advertising agencies. Most recently, he worked for the Jones Advertising Agency in Palm Springs.

Return to Shogun

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with soy sauce. I am here to tell you that the fried rice from the teppan grill at SGC is very good.

Dessert was an amazing caramel apple with cinnamon and white and brown chocolate. Sliced up and served with tooth-

picks, it was amazing. Did I say that already?

One note you should remember. By 7:00 p.m., SGC starts to fill up, on both sides. Get there early or call ahead.

So, now that I have told you about both the sushi side and the teppan side of Corona's SGC Japanese restaurant (and even corrected Shawn's name), I need to find another excuse to go back next year.

Stay tuned.

SGC Japanese restaurant is at 113 E. 6th St. Corona CA 92879. (Sixth & Main in Corona) Call 951-738-0650

Los Cabos

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nd the main plaza and City Hall. I found a wonderful selection of high-quality folk art—and the jewelry shops, of course, were

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INLAND EMPIRE PRICES REACH VERY HIGH LEVELS

continued from page 3

ing markets and where speculators have been especially active. Volumes in all markets will be down until consumers feel they are again getting decent values.

Quarterly Economic Report ♦ SANBAG

endless. A local favorite is SAX. Most pieces are unusual and well-priced, from two local designers who create original pieces using silver, coral, and semiprecious stones. I understand that special-request designs can be picked up within 24 hours. For interior designs, many stores sell pewter, authentic Talavera ceramics, hand-painted dishes from Guanajuato.

I had a wonderful day visiting all these little shops and tasting an authentic Mexican meal at the end of the day. Fortunately, even with the explosion of tourists, sportfishers and the sand-and-sun sets, little has changed along San Jose's shoreline. Local residents take pride in restoring the town's 18th century architecture and preserving its quiet, laid back ambiance.

After my trip to San Jose del Cabo, I felt renewed. I returned to the Westin and started to pack for my trip to the Sheraton Hacienda del Mar Resort & Spa—there would be more fun ahead and I was anxious to get there. I can tell you that I was not disappointed—but more on that trip next month.

For reservations, call The Westin Resort and Spa, Los Cabos: (800) WESTIN-1 or visit www.westin.com/loscabos

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SEE PAGE 13 FOR DETAILS

ADVERTISING

Keeping With the Times: The New, High-Tech Face of Advertising

by Peter Koepfel

Rapid advances in technology have changed everything from health care to communication. Now, as the latest technology becomes more accessible to a broader market, the advertising field is changing, too. Ten years ago, you could plan your advertising campaign around a few television commercials and print advertisements. And most companies would never have considered spending a sizeable portion of their advertising budget on the Internet. But in 2006, online ad expenditures are expected to reach \$17 billion.

Today, the use of traditional media outlets, such as radio, television, and print, is eroding as alternative advertising options increase. Rather than reading the newspaper first thing in the morning and watching broadcast television news every night, people can find out what's happening in the world, almost in real time, via the Web. Newspaper subscriptions are at an all-time low, and consumers TiVo the news so they can watch it without viewing the commercials. So where does that leave marketers that want to maximize their return on their advertising investment? Advertisers who want to reach their target audience and remain competitive in this high-tech world have to change with the times. You need to keep abreast of emerging new technologies, what media types are most popular, and how consumers use what is available to them.

If you want to stay current and advertise your products and services in ways that reach your target audience on their turf, consider the following forms of emerging media.

1. Blogs- Blog is short for "Web log," essentially, online journals that people without any HTML knowledge can create easily from any computer. They

are frequently updated and usually include the owner's thoughts or musings on topics ranging from what's happening in the news to what they ate for lunch. Companies or individuals can keep blogs. Company blogs usually promote products in what is known as an "adverblog." However, those blogs started by individuals without a commercial affiliation usually have more credibility. About 50 million people keep blogs. And many different categories exist, including travel, health, and business. Blogs are popular because they provide a concise summary of news and information and give users power by providing information all in one place and on a timely basis. A blog dedicated to heart health, for example, will likely pull information from sources all over the Internet, so someone surfing for heart health information doesn't have to search several sites for the most up-to-date research about the topic; they can find everything they need on a heart health blog. As far as advertising on blogs, ads are generally related to the blog topic. That heart health blog could be an excellent place to advertise a health food or exercise product. If you're interested in advertising on blogs, first look for help from marketing companies that measure hot blog topics and provide market research based on blog content.

2. Podcasts- Podcasts deliver digital audio and video files to a user via the Internet. The name comes from the iPod, but they aren't just for iPod users. A podcast is an audio file in MP3 format that a consumer can download to their iPod, MP3 player, or computer. Then the person can listen to it over and over again, share it with friends, and save it on a computer's hard drive. Six million people have

downloaded podcasts, according to the Pew Internet and American Life Project. And of the 22 million iPod owners, 29 percent have downloaded podcasts. Podcasts are an emerging media form that will continue to grow, and as this media outlet increases in popularity, the advertising possibilities will grow as well. Viacom, Disney, and Clear Channel all have radio-type podcasts, and even print media outlets use podcasts to broadcast interviews and other audio supplements to their print stories. For example, you can read an issue of a magazine and listen to an interview in its entirety on the magazine's Website.

3. Gaming- Sixty-eight out of 108 million households currently play video and computer games, according to the "Digital Gaming in America" ZiffDavis report of August 2005. Advertisers can reach this market, which is mostly comprised of young males, in two ways.

First, advertisers can use gaming technology to insert their ads in popular games. For example, say you are playing a football video game on your XBOX 360. You'll see ads placed on the sidelines and on the scoreboard just like you would if you were in a real football stadium or watching a real game on television. Video games are also played online, allowing gamers to compete with opponents in other parts of the world. These games offer many opportunities to place logos and products that a huge audience will see. Another way to advertise using games is literally to create your own game that the consumer can play online. This is commonly referred to as Advergaming. Many companies, such as Lipton and Mountain Dew, have used this advertising technique.

The greatest benefit of these games is that they get people involved in the brand. Game designers create these games to interest a particular target audience, such as young children. Be aware, though, if you're marketing to kids, to closely monitor the game's content.

4. Mobile Advertising- Nearly 199 million people in the United States subscribe to mobile phone services. And every phone produced in the last year is capable of accessing the Internet. What does this mean for advertisers? Yet another method for reaching the target audience. People now use mobile phones to search the Internet, play games, and instant message as well as to access sports scores, learn breaking news, and even check out horoscopes. Mobile advertising presents a great means to reach the high school and college student markets with banner and video ads. Currently, mobile ads are simple and usually text banners. But down the road, as this technology continues to advance, cell phones may be capable of displaying television ads. However, this media outlet is not without limitations. Everything in your ad has to be cleared by the phone company, so you must consider the logistical aspects of placing mobile ads.

The High-Tech Future of Advertising

If you want to remain competitive in the future, technology will be key to your success. You should consider these four, and other new types, of digital media when putting together any advertising strategy, because traditional media outlets just aren't as effective as they once were. While it's difficult

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MANAGER'S BOOKSHELF

"Guanxi (The art of relationships): Microsoft, China, and Bill Gates' Plan to Win the Road Ahead,"

by Robert Buder and Gregory T. Huang;

Simon & Schuster, New York, New York;

2006; 306 pages; \$26.00

The book's title (pronounced gwan-shee) is Chinese for a mutually beneficial relationship. It's an old concept in China and is based on the understanding that there is no such thing as a purely business relationship. To be successful in business, formal relationships must blend with personal relationships. Building good guanxi is as much a delicate art form as it is a business technique.

Co-authors Buder and Huang explain it this way:

"In China's old school of doing business, it [guanxi] can carry a negative connotation – of favoritism and cronyism. But the same word also conveys the deep and lasting relationships that can only be built over time – and it's that 'good guanxi' we refer to here. Its four basic principles can be roughly translated as trust (respect and knowledge of others), favor (loyalty and obligation), dependence (harmony and reciprocity, mutual benefit), and adaptation (patience and cultivation)."

Guanxi is neither lightly nor quickly given. In many ways the Chinese, especially the Chinese government, was highly suspicious of Bill Gates and Microsoft. Gates was the quintessential capitalist entrepreneur. His company had developed a reputation for bullying other companies and even countries. The book deals with how one aspect of Microsoft apparently built the entire relationship between Gates and the Chinese government, technocracy, and the rapidly growing entrepreneurial class. That aspect has become Microsoft Research Asia.

Nathan Myhrvold, former chief technology officer at Microsoft, could rightly be called the father of the research lab in China. He got approval from Gates in 1997, and in Myhrvold determined that Kai-fu Lee fit the difficult profile to become the first director of the lab. Although he was a Ph.D. graduate of Carnegie Mellon University, and earned a great deal of respect in Silicon Valley, Lee was a native Chinese speaker, acknowledged both in academia and business. The only question was would be whether he was up to the most unusual challenge in information technology: developing a cutting edge research laboratory in a nation that would be cool, at best, to the lab's owners, managers, and entrepreneurial principles.

Despite the initial reaction that the Beijing Lab was unlikely to succeed, Kai-fu Lee turned it into a facility with more than 500 researchers, 300 student interns, and a resume count of 10,000-plus annually. Microsoft Research Asia has become an international powerhouse of research and development for info technology. Lee later joined Google after a long battle between that company and Microsoft.

The point of the book is that Microsoft's Bill Gates quickly learned that the best way to penetrate the huge Chinese and Asian markets was to co-opt the best and brightest talent in China and Asia. No, not to bring them to the U.S., but to work where they preferred to work, in their own countries under some of the most brilliant and talented men and women in the information technology business. As the author's quote Gates, "The decision to establish a research laboratory in China was easy. It was clearly the only decision to make."

The authors also point out that... "The Beijing lab's success

had provided an incentive – and a template – for opening a new research center in Bangalore, India, that was just starting to ramp up late in 2005. Reflecting on why Microsoft Research had made the move to another emerging market and developing economy, Rashid [a senior Microsoft executive] notes: "If you want to be able to grow to meet the needs that Microsoft has, you can't just grow in the United States. India is different than China, but in some ways it has some of the characteristics of China. More people are interested in building their careers [at home], not going somewhere else. We saw that in China as well."

"Guanxi" explains why there's more to developing China and India than inexpensive labor and the largest marketplace on the planet.

-- Henry Holtzman

Bestselling Business Books

Here are the current top 10 bestselling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "Freakonomics: A Rogue Economist Explores the Hidden Side of Everything," by Steven D. Levitt (HarperCollins...\$25.95) (3)* Why you shouldn't accept the official version of anything.
2. "Jeffrey Gitomer's Little Red Book of Sales Answers," by Jeffrey Gitomer (Pearson Education...\$19.99) (2) Sales guru offers answers to sales questions.
3. "The World Is Flat [Updated and Expanded]: A Brief History of the Twenty-First Century," by Thomas L. Friedman (Farrar, Straus & Giroux...\$27.50) (1) Why business globalization has arrived and is likely to stay.
4. "Death by Meeting: A Leadership Fable About Solving the Most Painful Problem in Business," by Patrick Lencioni (John Wiley & Sons...\$22.95) (5) Why meetings should have a purpose beyond getting together.
5. "The Long Tail: Why the Future of Business Is Selling Less of More," by Chris Anderson (Hyperion...\$24.95) (**) Why a growing number of products are generating unending sales.
6. "Execution: The Discipline of Getting Things Done," by Larry Bossidy & Ram Charan... (Crown Publishing...\$27.50) (8) The key to transforming dreams into reality.
7. "The Five Dysfunctions of A Team: A Leadership Fable," by Patrick M. Lencioni (John Wiley & Sons...\$22.95) (4) Common problems that prevent teams from working together.
8. "Crucial Conversations: Tools for Talking When Stakes Are High," by Kerry Patterson, Joseph Grenny, Al Switzler, & Ron McMillan (McGraw-Hill...\$16.95) (9) Why open discussions in difficult situations are essential.
9. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (10) Climbing the steps from being good to being great.
10. "Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth," by T. Harv Eker (HarperCollins...\$19.95) (6) The missing link between wanting wealth and achieving it.

*(3) -- Indicates a book's previous position on the list.

** -- Indicates a book's first appearance on the list.

*** -- Book previously on the list is on the list once again.

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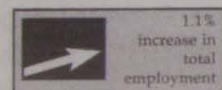
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INLAND EMPIRE OFFICE FUNDAMENTALS REMAIN IN BALANCE

The Inland Empire remains one of the nation's most rapidly expanding office markets with a high rate of inventory growth as developers struggle to keep up with strong demand. With its logistical advantages, available land, trained labor force and affordable housing, the Inland Empire continues to emerge as an attractive alternative to coastal areas. While office inventory grew at the highest rate in the nation over the past four quarters, new construction was outpaced by absorption, driving vacancy below 9 percent. With construction continuing at a high rate, investors are keeping a close watch on absorption, but demand remains robust. Additionally, vacancy is expected to remain below 10 percent going forward as supply and demand remain fairly balanced. In spite of a slowing job market, owners are in a strong position due to significant effective rent gains this year. While growth is concentrated in the main submarkets, led by Rancho Cucamonga, vacancy is the lowest in small outlying submarkets such as Chino, Temecula Valley and Palm Springs, where residential growth is exploding.

Owners are increasingly holding on to their properties to capture NOI growth, and transaction velocity has slowed as deals in the \$1 million range have become harder to find. For larger transactions, institutional investors and TIC promoters have been very active and are driving dollar volume and prices up rapidly. Demand is expected to slow as cap rates fall closer to those in higher-priced locales, but the increasing amount of new Class A construction and steady revenue gains should continue to attract investors to the Inland Empire office market, driving continued volume growth and price appreciation.

2006 ANNUAL OFFICE FORECAST



Employment: Non-farm employment is expected to increase 1.1 percent in 2006, adding 13,500 jobs, after a 3.7 percent gain last year. Office-using employment is projected to advance 2 percent, creating 4,030 jobs, compared to a 5.6 percent increase in 2005.



Construction: A total of 1.4 million square feet is expected to be added to office inventory in 2006, after 1 million square feet came online last year. Absorption, which is projected at just under 1.5 million square feet, will slightly outpace inventory growth.



Vacancy: Vacancy is expected to fall to 8.6 percent by year end, an improvement of 80 basis points over the year. Vacancy is expected to remain in this range over the near future, with inventory growth and absorption in balance.



Rents: Asking rents are forecast to reach \$20.93 per square foot by the end of 2006, a gain of 6.8 percent. Effective rents will climb 8.5 percent to \$18.21 per square foot. Annual effective rent growth is expected to exceed 4 percent over the next

several years.

CONSTRUCTION

- New construction continues to be delivered to the Inland Empire office market, as inventory has increased by 6.8 percent in the past 12 months.
- The planning pipeline includes 4.8 million square feet, of which nearly 800,000 square feet is slated for completion by year end. With absorption expected to average 250,000 square feet per quarter over the near future, demand and inventory growth will remain in balance.
- One of the larger deliveries of the first half of the year was the 100,000-square-foot Brier Corporate Center near I-10 and I-215 in San Bernardino. The building was 80 percent pre-leased to Northrop Grumman.
- Outlook: A total of 1.1 million square feet is expected to be added to office inventory in 2006, after 1 million square feet came online last year. Absorption, which is projected at just under 1.5 million square feet, will slightly outpace inventory growth.

VACANCY

- Office vacancy fell 40 basis points in the first half of the year to 9 percent and is down 80 basis points over the past 12 months. Steady employment gains have driven absorption of new space.
- Class A vacancy was flat during the first half of the year at 10.8 percent. New construction during the past year has been concentrated in the Class A segment, which has resulted in a 110 basis point hike in vacancy over the past 12 months.
- Class B/C vacancy fell 80 basis points in the second quarter to 7.4 percent and is down a total of 240 basis points over the past year, as steady absorption continues to fill available inventory.
- Outlook: Vacancy is expected to fall to 8.6 percent by year end, an improvement of 80 basis points over the year. Vacancy will remain in this range over the near future, with inventory growth and absorption in balance.

RENTS

- Asking rents rose 3.9 percent to \$20.37 per square foot during the first half of the year and are up 7.6 percent over the past 12 months. Effective rents grew by 4.9 percent to \$17.60 per square foot, a 8.6 percent gain from one year ago. Asking and effective rents posted the strongest growth in the first quarter.
- Class A asking rents gained 3.9 percent to \$23.68 per square foot in the first half of the year, while asking rents for Class B/C space gained 3.4 percent to \$17.23 per square foot. Over the past 12 months, Class A asking rents rose 7 percent, while Class B/C space gained 6.1 percent.
- Strong effective rent growth has driven revenue up 9.6 percent in the past 12 months, after a 4.1 percent revenue gain during the prior 12-month period.
- Outlook: Asking rents are expected to reach \$20.93 per square foot by the end of 2006, a gain of 6.8 percent. Effective rents are forecast to climb 8.5 percent to \$18.21 per square foot.

SALES TRENDS

- Trading velocity in the Inland Empire slowed slightly over the past 12 months, dropping 14 percent from the previous 12-month period. Most of the slowing has been in properties priced less than \$1.5 million, as smaller investors are finding fewer available properties. Dollar volume has increased nearly 80 percent in the past year, driven by the sale of larger office assets.
- Prices for office properties have continued to grow rapidly. The median price has increased 23 percent over the past 12 months to \$162 per square foot.
- Cap rates over the past year have averaged 6.6 percent, down approximately 100 basis points as investors have driven up prices. Increasing interest rates have caused cap rates to inch higher in recent months.
- Outlook: Continuing NOI growth, along with competitive cap rates relative to neighboring Southern California markets will keep investment activity at a high level and sustain moderate price appreciation.

MEDICAL OFFICE

- New development increased medical office inventory by approximately 5.5 percent during the first half of the year. An additional 200,000 square feet of medical office space is currently under construction.
- Inventory growth pushed vacancy up 140 basis points in the first half of the year to 7.6 percent. A concentration of deliveries over the next 12 months could push vacancy up dramatically if all projects move forward.
- Asking rents at medical office properties increased 2.2 percent to \$26.93 per square foot during the first half of 2006.
- Over the past 12 months, the velocity of deals for medical proper-

EXECUTIVE NOTES

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direction and fundraising initiatives.....**Berneta "Bernie" Titus** is the newest community volunteer member of the **City of Riverside's Board of Public Utilities**. She will fill the position left open by Lalit Acharya, who served on the board for eight years before accepting a position with the mayor's office in July. **Titus** is president/CEO of **Service Plus Credit Union**. She has been with the credit union for 20 years, and has served as president since 1998. A native Californian, **Titus** grew up in Hawthorne and later attended Riverside Community College. She holds a bachelor of arts degree in organizational leadership from Chapman University. **Titus** is a current member and past president of both the Soroptimist International of Riverside and East Hills Division of the Greater Riverside Chambers of Commerce. She has served for many years on the board of The Affiliates of UCR and has been a member of the Dean's Leadership Council for the A. Gary Anderson Graduate School of Management.....**Mary Jo Ginther** has been selected as the director of the **Palm Springs Bureau of Tourism**. Ginther comes to the Bureau from the Weston Mission Hills Country Club in Rancho Mirage where she served as club manager. Prior to joining Mission Hills, Ginther spent 22 years in management with Hyatt Hotels. She was the general manager of the Hyatt Regency Suites Palm Springs from 2001 to 2005.....Advertising and public relations veteran **Ken Alan** has joined full-service advertising agency **Kaminsky Productions** as vice president. For over 25 years, Alan has successfully led myriad marketing communications programs for

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ties fell 50 percent as fewer small properties were available. Dollar volume of \$60 million was 20 percent off the previous 12-month period. Over the past year, the median price has stabilized at \$220 per square foot.

SUBMARKET OVERVIEW

- While nearly 400,000 square feet of office space will be added to the Corona/Riverside/Moreno submarket in 2006, robust absorption drove vacancy down 150 basis points in the first half of the year to 10.3 percent, with a further improvement to 10.1 percent expected by year end. Effective rents gained 11.4 percent over the past year to \$18.45 per square foot due to the delivery of more expensive space.
- Demand remains strong in the Rancho Cucamonga submarket, although vacancy did increase during the first half of the year due to new development. Construction is forecast to increase in 2007, which could cause a temporary increase in vacancy, but the new space should continue to drive rents higher throughout the submarket.
- Effective rents in the Colton/Redlands submarket gained 9.4 percent in the past 12 months, driven by steady tenant demand and a 320 basis point decline in vacancy.

SUBMARKET VACANCY RANKING

Rank	Submarket	Vacancy Rate	Y-O-Y Basis Point Change	Effective Rents (PSF)	Y-O-Y % Change
1	Palm Sprgs/P Dsrt	5.6%	40	\$19.25	8.8%
2	Chino/Montclair	6.7%	130	\$17.39	3.0%
3	Rancho Cucamonga	7.6%	-310	\$18.55	6.4%
4	Colton/Redlands	9.4%	-320	\$15.72	9.4%
5	Corona/Riv/Moreno	10.3%	260	\$18.45	11.4%
6	Temecula Valley	11.3%	370	\$19.37	6.0%

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The Poor Performer

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probably not a good idea to give corrective feedback at that time. Wait until the employee has calmed down and can really think about what has happened.

Just don't wait days, or worse, weeks, to provide feedback, when the low performer's behavior has become a hazy memory. "A common pitfall is that too many managers do not provide feedback on a regular basis," says Sujansky. "And then they bombard the employee at her end of the year appraisal. The appraisal should be a review of previous discussions throughout the year. Nothing mentioned at that time should come as a surprise to the employee."

Check for understanding. Avoid asking close-ended questions during the discussion or when summarizing. At the end of a confrontation you never want to ask, "Do you understand?" The employee could simply say "Yes," and you will not know if your message actually got through to him. Instead, ask the employee to summarize his understanding of the situation. Have him lay out actions, steps, or accountabilities that should be implemented while moving forward.

Keep a paper trail of your discussions. After each meeting with the poor performer, take notes that summarize the discussions. In your documentation, include the problem, the action taken to correct or eliminate it, the dates, the result that occurred, and any comments that will help you to recall feedback sessions when you are completing your summary of performance at the end of the year appraisal. However, don't include only examples of the employee's poor performance. Also highlight, discuss, and document examples of acceptable and/or outstanding performance. "Avoid creating a 'little black book' of mistakes and errors," says Sujansky. "Documentation should reflect

all levels of performance and feedback discussions, both positive and corrective."

Use the ABC format for giving feedback. Here's how the format breaks down: A is for accurate. Be accurate by reflecting an objective description of what occurred. B is for behavioral. State the problem in performance terms (what was seen or heard). C is for consistent. Be sure to include what was done, the impact, and how it will be eliminated (negative) or repeated (positive) in the future. "Avoid using words like 'always' and 'never,'" says Sujansky. "They are exaggerations and do not usually reflect realistic frequency or intensity of human behavior."

"Confronting poor performers may not be easy now," says Sujansky. "But once they have a system in place for doing so, managers usually find that getting them back on track is far preferable to ignoring the problem. As you begin to deal with poor performers, instead of avoiding them, you will discover what makes them tick and you will be able to resolve issues more efficiently. Everyone will benefit, and your job will get a whole lot easier."

Keeping with the Times

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Title Companies in the Inland Empire

Ranked by County/Mortgages 2005

Company Address City, State, Zip	County	Mortgages: Jan. 2006 Year	Total \$: Jan. 2006 Year	Average \$: Dec. 2005 Year	Share %: Dec. 2006 Year	Key Executive Title Phone/Fax E-Mail Address
1. First American Title Company 3625 14th St. Riverside, CA 92502	Riverside	3,551 26,263	927,161,940 15,722,131,222	208,364 191,647	22.60 21.18	Chris Clemens VP/County Manager (951) 841-1600/866-566-3961 cclemens@firstam.com
2. Chicago Title Company 560 E. Hospitality Lane San Bernardino, CA 92408	Riverside & San Bernardino	1,406 25,518	5,266,198,066 7,335,951,813	283,038 287,481	9.71 9.21	Linda Hearrell Inland Manager (909) 381-6777/381-6740
3. Orange Coast Title Company 1955 Hunts Lane San Bernardino, Ca 92408	San Bernardino	377 4,829	44,883,773 691,265,101	119,055 143,149	7.21 5.81	Jim Sollami Sr. VP/Regional Manager (909) 825-8800/ jims@octitle.com
4. Old Republic Title Co. 3400 Central Ave., Ste. 100 Riverside, CA 92506	Riverside	287 4,197	35,490,228 540,218,294	123,659 128,715	5.22 4.97	Dennis Doffy Sr. VP/County Manager (951) 787-4980/341-9202
5. Stewart Title of California 3403 Tenth St., 4th Floor Riverside, CA 92501	Riverside San Bernardino	1,319 19,355	285,202,090 4,833,076,059	320,338 281,473	3.99 3.59	Tom Bernath Division President (951) 276-2700/276-3466 ggrub@stewart.com
6. United Title Company 1400 E. Cooley Dr., Ste. 200 Colton, CA 92324	San Bernardino	184 2,667	16,374,407 273,177,312	88,991 102,429	3.52 3.21	Judy Taylor IE Div. Mgr./Sr. Vice President (909) 370-3500/370-1245
7. Southland Title 650 E. Hospitality Lane Ste 125 San Bernardino, CA 92408	San Bernardino	WND	WND	WND	WND	Kent Koepsell Vice President/Profit Ctr Manager (909) 890-9109/890-0583 kkoepsell@southlandtitle.com
8. First American Title Company 323 Court St. San Bernardino, CA 92401	San Bernardino	1,023 14,107	152,426,522 2,240,930,909	149,000 158,852	19.58 16.98	Dan Williams V.P./County Manager (909) 889-0311/866-523-5430 cclemens@firstam.com
9. Fidelity National Title 301 E. Vanderbilt Way, #400 San Bernardino, CA 92408	San Bernardino	1,862 30,512	607,195,376 7,286,210,498	269,451 258,109	16.38 16.98	Alan Burton County Manager (909) 890-0601/890-3600
10. Fidelity National Title 7344 Magnolia Ave., #275 Riverside, CA 92504	Riverside	690 8,249	118,959,072 1,368,486,219	172,404 165,897	12.55 9.77	Lisa R. Conlin Branch Manager (951) 637-0414/683-1720 lconlin@fnf.com
11. Commonwealth Land Title Company 275 W. Hospitality Ln., Ste. 200 San Bernardino, CA 92408	San Bernardino	378 4,768	50,632,774 608,816,330	133,949 127,688	7.23 5.74	Paul E. Seebree V.P./County Manager (909) 888-7541/388-2176
12. Ticor Title Company 225 W. Hospitality Lane, Ste. 300 San Bernardino, CA 92408	San Bernardino	WND	WND	WND	WND	Michael Cowan County Manager (909) 386-0600/386-0416 michael.cowan@ticortitle.com
13. Lawyers Title 325 W. Hospitality Ln., Ste. 100 San Bernardino, CA 92408	Riverside	260 3,456	43,340,659 578,863,857	166,695 167,495	4.73 4.09	Guy Kruger Regional Manager (909) 381-2399/386-2102
14. Gateway Title Company** 935 S. Mt. Vernon Ave. Colton, CA 92324	San Bernardino	127 1,642	12,283,018 177,496,132	96,717 108,098	2.43 1.98	Jim Kozel Vice President (818) 953-2300/953-7305
15. North American Title Company** 1007 Cooley Dr. Colton, CA 92324	San Bernardino	42 660	6,393,676 123,601,454	152,230 187,275	0.80 0.79	Douglas C. Murphy President, So. Calif. Division (800) 464-6282/(714) 550-6421 dmurphy@nat.com



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RESTAURANT REVIEW

Return to Shogun

by Joe Lyons

Has it really been a year since we visited SGC Japanese restaurant in Corona? At that time our whole party agreed that of all of the sushi bars we have visited here in the Inland Empire, SGC had to be the best. It might not be the most elegant, or the most expensive. The food, however, can make even sushi haters come around.

Even I have developed a taste for the raw fish.

If you remember the article, you remember that I ended by looking longingly down the hall to the teppan tables with a promise to return. For your sake, Journal readers, I have now kept my promise.

I have mentioned before that one chain of Japanese restaurants has made teppan-grilled food synonymous with their operations. Truth to tell, there are many such teppan grills in

our area. Many are much better than that chain. SGC is one of them.

What I wanted to find out was if the teppan side of SGC was as good as the sushi bar side.

It is.

Our host, Shawn, was waiting to greet us again. By the way, if I spelled his name wrong last time, I apologize. The

tables and general layout were pretty much as you would expect of such a facility. The food and the show, however, have some distinct differences.

For one thing, there is a strobe light added to the performance. Our chef/entertainer threw a switch and began his

act. Remember, with a teppan grill, the show is an important part of the dinner.

While he set up, we were served a delightful onion soup. This is not the cheesy French

onion soup; it is more of a beef broth. It is simple but excellent.

As we waited for the main course, we ordered some sushi.

The California roll, with its crabmeat and avocado, was as good as I remembered. The spicy tuna roll was almost as good.

By the way, other items on the sushi menu that are probably not true Asian delicacies include the Philadelphia roll and the pizza roll. Go figure.

Appetizers with the teppan meal included shrimp tempura and cantaloupe tempura. There was also a cucumber salad that was much better than it looked.

Ordering the entrees is simpler than you might think. No tricky names here taken from some obscure movie. Hibachi chicken and shrimp is just that. Still, the combinations, which come in two's and three's, include the requisite filet, salmon, scallops, etc.

Again surprising me is a note explaining that your hibachi food can be served "Cajun style." Go Figure, again.

It must also be said that the grilled vegetables, show not withstanding, are wonderful. Also note, I am a big fan of really good fried rice and am constantly disappointed by rice that is little more than steamed rice

continued on page 29



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SeniorsHousing RESEARCH REPORT

INVESTOR POOL FOR SENIORS HOUSING
BECOMING BROADER

The seniors housing market has been extremely competitive over the past 18 months. Operating fundamentals continue to strengthen as sustained occupancy gains have produced greater revenue across all property segments. Median occupancy rates among stabilized properties are well above 90 percent across the board. Furthermore, construction of all forms of seniors housing remains modest, which bodes well for the health of the market over the forecast horizon. The turnaround in market fundamentals over the past couple of years has supported increased investment in the sector, but the market has heated up considerably in recent months. While fundamentals are strong, it is the financial markets that are driving liquidity in the market. More nontraditional investors are interested in placing equity in the seniors housing segment. Competition among these equity investors and Wall Street, who both have a lower cost of capital, has resulted in significant cap rate compression. This has essentially removed the risk premium, which has pushed pricing to all-time highs. Pricing is also being supported by increased replacement costs due to the rise in construction costs.

The bifurcation between real estate (equity and financial) versus operational buyers has in many cases pushed operational buyers to the sidelines or to a leasehold status. In addition, with the risk premium being removed in many deals, traditional investors appear to be exercising caution. As a result, health care operators have begun targeting financial partnerships in earnest to raise the capital to support active expansion programs. This bifurcation is transforming seniors housing from a market dominated by owner-operated facilities to a more traditional real estate play of property owner/leasehold operator, a concept that is attractive to a broader pool of investors.

SENIORS HOUSING MARKET HIGHLIGHTS

Independent-Living Facilities: IL construction has remained steady with 7,570 units under way as of the second quarter, only 50 units more than one year earlier. In stabilized IL assets, median occupancy increased to 96.8 percent as of mid-2006, an increase of 110 basis points from 12 months earlier. Monthly revenue per unit gained 4.8 percent over the same period.

Assisted-Living Facilities: There were approximately 3,280 AL units under construction as of the second quarter, 1,370 units less than one year ago. Median occupancy for stabilized properties improved 180 basis points over the same period to 95.8 percent, while revenues grew 5.8 percent to \$3,100 per month.

Skilled-Nursing Care Facilities: Solid improvement in the SN sector has led to increased construction. There were 3,590 beds under way as of mid-2006, up from 2,230 beds one year earlier. Over the same period, median occupancy for stabilized properties increased 140 basis points to 94.1 percent, while private-pay daily revenue rose 5.5 percent.

Dementia Care Facilities: Median DC occupancy posted a 250 basis point increase over the past year to 96.6 percent in the second quarter, the largest improvement among the four property types. The median monthly revenue per occupied unit rose 4.7 percent to \$4,668. Construction remains low, as dementia care facilities are typically bundled with the other property segments.

INDEPENDENT-LIVING FACILITIES

Independent Living (IL) facilities continued to boast the highest

median occupancy among the four seniors housing segments at 96.8 percent. Occupancy improved 30 basis points during the second quarter of 2006, bringing the year-over-year gain to 110 basis points. Improvement in occupancy was greatest in Houston, San Francisco and Tampa. Overall, improvement in occupancy pushed the median monthly revenue per occupied unit to \$2,170 in the second quarter, up 4.8 percent from one year earlier. Median monthly revenue per occupied unit in IL facilities remained approximately 43 percent below AL facilities. San Diego and Boston enjoyed the largest revenue gains over the past year. Revenue gains will continue to be supported by limited construction, as new supply in the IL market has been held in check over the past year. The total number of new units under construction at the end of the second quarter stood at 7,570, essentially unchanged from one year earlier. Despite fundamental improvement, construction has fallen in many metros, with the largest year-over-year declines found in Atlanta, Houston and Boston.

Transaction velocity in the IL market, while vigorous, has been somewhat muted, due primarily to the limited amount of well-priced product coming to market. Prices remain elevated and cap rates are holding in the low-8 percent range. In some cases, pricing has risen to a point where investors have become uneasy with the valuation due to the underlying rental income stream. Many of the assets hitting the market are properties that were not able to support the debt that was originally taken out. This creates an opportunity as these assets come to market in locations with limited construction and strong revenue outlooks, such as Houston, Atlanta and Portland.

ASSISTED-LIVING FACILITIES

While Assisted Living (AL) revenues have continued to rise faster than any other seniors housing property type, construction activity has declined. Absorption slowed this year, and it appears that developers have taken this trend into account. At the end of the second quarter of 2006, there were 3,280 units under way, which will add 1.9 percent to current inventory, down from 2.8 percent one year earlier. Median stabilized AL occupancy rose 180 basis points year-over-year to 95.8 percent; however, the rate has remained flat over the past three quarters. Year-over-year, the median monthly revenue per occupied unit increased 5.8 percent to \$3,100. Among the top 30 MSAs, occupancy improvement has been greatest in Detroit, Cleveland and Houston, while revenue gains have been strongest in Kansas City, Philadelphia and Phoenix.

The AL acquisition market has reached new heights, not only by attracting a large share of seasoned seniors housing inventors, but also drawing a growing number of nontraditional investors. Buyers are chasing multiple deals, and cap rates have compressed more than any other seniors housing segment over the past year, falling 120 basis points. Overall, AL cap rates are averaging 8.3 percent, but cap rates for stabilized properties can fall below 8 percent, as the spread between AL and IL assets has nearly evaporated. Equity investors are focusing mainly on AL assets, and a substantial portion of AL sales activity has come from one-off transactions. The bifurcation between investor and operator has been most pronounced in this segment, but recent activity could indicate that this trend has already peaked.

Marcus & Millichap ♦ Seniors Housing Research Report

Commercial Building Developers

continued from page 27

(Ranked by total square feet developed thru September 2004)

Company Address City, State, Zip	I.E. Development Completed Thru Sept. 2006 (Total Square Footage)	Current Projects: Companywide # of I.E. Projects	Proposed Projects: Square Footage Years to Complete Market Value I.E.	Locations of Projects	Employees: I.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address
20. Affiliates Construction Co., Inc. 77-900 Avenue of the States Palm Desert, CA 92211	190,000	8 \$22,000,000	300,000 2	Coachella Valley	35 35	Wesley Oliphant Vice President (760)345-2626/345-5501
21. Cabazon Band of Mission Indians 84-245 Indio Springs Drive Indio, CA 92203	150,000	4 \$50,000,000	500,000 5	Eastern Coachella Valley	600 600	Ted Newman Planning Director (760)342-2593/238-5673
22. Turner Development Corporation 1200 Quail Street, Suite 160 Newport Beach, CA 92660	85,837	0	0		4 4	Rusty Turner President (949)757-5400/955-1328
23. Opus West Corporation 2020 Main Street, Suite 800 Irvine, CA 92614	WND	4 100+ \$250,000,000	1,300,000 2	Chino Hills (2) Rialto, San Bernardino	0 200+	Paul Marshall Senior Vice President (949)622-3450/622-1951

Fastest Growing Companies in the I.E.

continued from page 26

(Ranked Alphabetically)

Company Name Address City, State, Zip	% Change in Revenue, Last Corporate Year Compared to Prior	\$ Revenue 2004 \$ Revenue 2005 \$ Revenue 1/2 2006 Corporate Year	# Employees 2004 # Employees 2005 # Employees current	% Annual Average Profit Range Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
Provident Financial Holdings, Inc. 3756 Central Ave. Riverside, CA 92506	16	63.3 73.3 31.0	339 359 323	N/A 1956	Banking & Mortgage Banking	Craig G. Blunden CEO (951) 686-6060/782-6132 cblunden@myprovident.com
Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	38.6	8,788,000 12,176,000 11,636,000	64 63 65	N/A 1990	Commercial Bank	M.T. Wilson President/CEO (760) 243-1240/243-1864
Temecula Valley Bank 27710 Jefferson Ave., A-100 Temecula, CA 92590	31.9	10,577,623 13,953,265 8,570,301	245 281 299	N/A 1996	Commercial Bank	Stephen H. Wacknitz President, CEO, Chairman (951) 694-9940/694-9194 lfowler@temvalbank.com

Mortgage Lenders

Ranked by Percentage of Market, Riverside & San Bernardino Counties, 2006

Lender Address City/State/Zip	% of I.E. Market 2004	Number of Loans 2004	Total \$ Amount 2004	Average \$ Loan 2004	Top Local Executive Title Phone/Fax E-Mail Address
1. Washington Mutual Home Loan Center 31 W. Foothill Blvd. Upland, CA 91786	4.70	5,610	679,236,397	121,076	Mike Albers Manager (909) 608-2200/608-2230
2. Wells Fargo Bank 334 W. 3rd St. San Bernardino, CA 92401	3.74	6,176	540,061,657	87,445	Robin Calder Vice President (909) 384-4805/381-6066
3. National City Mortgage (Formerly Accubanc Mortgage) 5225 Canyon Crest Dr., Bldg. 400, #450 Riverside, CA 92507	2.32	2,580	335,264,863	129,948	Steve Bertone Branch Manager (951) 788-5500/784-8940 sbertone@accubanc.com
4. Downey Savings 3501 Jamboree Rd. Newport Beach, CA 92705	1.58	1,592	227,907,577	143,158	Dan Rosenthal President/CEO (949) 854-3100/854-8162
5. South Pacific Financial Corp. 121 S. Mountain Ave. Upland, CA 91786	1.10	1,422	159,006,046	111,819	Tim Cahill President/CEO (909) 476-4182/476-4112
6. Trust One Mortgage Corp. 2 Ada Irvine, CA 92618	0.69	949	99,281,194	104,617	Brady Bunte President (949) 450-1800/450-1801 bbunte@trustone.com
7. Beneficial California, Inc. 3690 Beatty Dr. Riverside, CA 92506	0.55	2,313	79,455,608	34,352	Tommy Sawyer Manager (951) 683-3022/684-9545
8. PFF Bank & Trust 9467 Milliken Ave. Rancho Cucamonga, CA 91730	90%	21,005	3,503,373,034	166,788	Kevin McCarthy President/CEO (909) 941-5400/941-5430
9. Countrywide Home Loans 6065 Magnolia Ave. Riverside, CA 92506	WND	1,560	250,000,000	160,000	Lisa Harding Regional Vice President (951) 788-8877 ext. 223/682-8108
10. GMAC Mortgage Corp. 1700 Iowa Ave., #210 Riverside, CA 92507	WND	1,186	176,000,000	150,000	Judy Marburger Vice President/District Manager (951) 369-0600/735-9169 judy_marburge@gmacm.com
11. Provident Bank Mortgage 3756 Central Ave. Riverside, CA 92506	WND	2,421	372,250,000	153,760	Rich Gale Division President (951) 686-6060/276-8739

Speaking With Confidence: How to "Manage" the Butterflies

by Mimi Donaldson

As a manager, you have many opportunities to speak in front of groups of people. You have to. Research shows public speaking is the number one fear of people. Death is number five. So when you say, "I'd rather die than go up in front of the room," you're not kidding. Almost everyone experiences some degree of nervousness when they have to be a "speaker," whether it is a formal presentation in front of a group twenty-five, presenting information to someone "important," or being called on in a meeting to answer a question. Your heart starts pounding loudly, your throat constricts, the face feels hot and you're "on." For most people this feeling will never go away completely. We may never truly banish the butterflies; the best we can do is "manage" them to fly in a straight line.

Here are some tips to do just that.

We worry about nervousness, but the body produces extra energy at moments of perceived danger, which is normal and good. In primitive times, that energy saved us from wild beasts by enabling us to run faster than we thought possible. We've all been awed by tales of moms who experience super-human energy, and become strong enough to lift an auto off their suffering child with their bare hands. But that same energy in front of a group can come out as nervousness, which is distracting to our listeners. The rule is: it's okay to be nervous, as long as it doesn't show. How do we hide our knocking knees and quivery voice from our audience? Instead of suppressing your energy, learn to release it. Put more energy behind your message through the five channels of your body. They are: eyes, hands, voice, feet and body.

Eyes - the most important channel to give out your energy and your message. Eye contact conveys credibility, sincerity, interest and involvement with your message and your audience. Don't flit your eyes - it makes you look nervous. Stay with one person for a complete thought; then switch to someone in another part of the room. Make sure all the listeners feel the energy pour out through your eyes. No staring, please.

Hands - You cannot plan what to do with your hands. They will move naturally if and when you're giving out enough energy through your eyes and your voice. If your voice is a low monotone and your eyes are downcast, your hands are simply not motivated to move. When hand energy is suppressed, it comes out as fidgeting. People wring their hands, pull a finger, "pray," imitate a spider doing push-ups on a mirror, play with coins in their pocket. Be aware and stop doing those things—they distract your listener. Don't concentrate on your hands; concentrate on projecting your energy through your eyes and voice. And use your hands to support your message: to show spatial relationships, movement, size and to emphasize points.

Voice - Don't worry about it cracking. People want you to be real. Focus on five qualities:

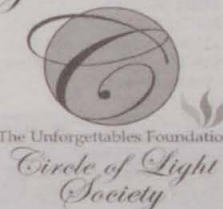
- Pace - not too fast or too slow.
- Intonation - ups and downs; variety in the voice.
- Tone - attitude or emotion in the voice. Stay clean - you can unwittingly project anger or impatience or insecurity.
- Volume - not too loud or too soft.
- Non-words - get rid of "like," "really," "you know," "okay?" Trust the silence, but remember to fill it with energy.

Feet - Balance your weight on the balls of both feet, not the heels. Be poised like an athlete ready to go when you are channeling energy. Watch out for aimless pacing and the opposite: being planted in one spot may cause you to sway with the suppressed energy. Release the energy through the feet. Walk forward a couple of steps if you feel passionate about a point you're making.

Body - Posture please. You don't want to look nervous by being hunched over. Clothes shouldn't be distracting either. Make sure they fit. Have someone check you over before you speak. You can't see if your collar is turned up in back, but some nitpicker in your audience will. Make your energy work for you, not against you. When you suppress it, it comes out as nervousness anyway. Give the energy away through your eyes, hands, voice, feet and body. Be impassioned about your subject. If you're not impassioned - fake it. Managers are people who get the job done whether they feel like it or not. Professionals are people who speak even when they don't feel like it. Use your energy to get those butterflies flying in a straight line, and your audience won't even know they're there.

For more information visit www.mimidonaldson.com

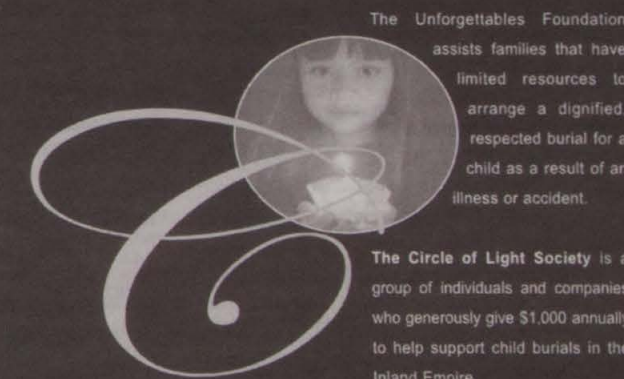
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22413 BARTON ROAD
GRAND TERRACE, CA 92313
(909)825-9852

BUCKBOARD LIQUOR
CHOI MOO Y
4086 PHILADELPHIA ST
CHINO, CA 91710

C C & A TRANSPORT
ALLGOOD CHARLES
13535 PAWNEE UNIT 3
APPLE VALLEY, CA 92308

CALIXTA GIFTS
MEREDITH SHIRLEY
16446 PATINA COURT
CHINO HILLS, CA 91709

CARDCENTER PAYMENT SYSTEM
CARCENTER PAYMENT
SYSTEM INC
12381 CHALLENGON
DRIVE
RANCHO CUCAMONGA, CA 91739

CAROL'S IMAGE ART
OLMO CAROL J
34354 SHERWOOD DRIVE
YUCAIPA, CA 92399
(909)797-4741

CASH FOR CARS WHOLE-SALERS
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551

CASH 4 CARS
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551

CASH 4 CARS WHOLE-SALERS
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551

CBT
CANTORIA DINO S
6657 O'HARE CT
FONTANA, CA 92336

CHARIOT SPRING COMPANY
CUSTOM AND COMMER-
CIAL WHEEL CO. INC.
14547 HAWTHORNE
AVENUE
FONTANA, CA 92404
(909)357-8195

CITICAPITAL REALTY SERVICES
BORLONGAN MARCELINO
CARREON CARLO
RODAS GERALDINE
3535 INLAND EMPIRE
BLVD STE 28
ONTARIO, CA 91764
(909)941-2585

CMM DYNAMICS
KHAN OMAR A
5387 BULLPEN DR.
FONTANA, CA 92336

COACH AMERICA
PCSTC LLC CUSA
844 E. NINTH STREET
SAN BERNARDINO, CA 92408

CUSTOM GRAPHIX EFX
AKHYARI ALEX
NAWABI JOEY
1 MILLS CIRCLE, ONTARIO
MILLS
ONTARIO, CA 91764

DARNELL TRUCKING
KIRKLAND LARRY D
15824 CONDOR RD
VICTORVILLE, CA 92394
(760)951-13463

DEE'S HOUSEKEEPING
VEALE DEANA ANGELINA
10691 JOSHUA RD
APPLE VALLEY, CA 92308

DESERT SANDS TRUCK-ING
HIENER DOUGLAS
MARTINEZ YESENIA
11954 COTTONWOOD AVE
HESPERIA, CA 92345

DESREKT VIEW LIQUOR
ASKAR FADI
DARGHALI SALEM
16727 BEAR VALLEY RD
#100-110
HESPERIA, CA 92345

DREAMREAL
FAIRHAND INC.
3100 E. CEDAR ST. #11

ONTARIO, CA 91761
(909)930-0900

ECONO LODGE ONTARIO AIRPORT
D & J INVESTMENT, INC
1655 E. 4TH STREET
ONTARIO, CA 91764

EK SCIENCE RESEARCH
INTERNATIONAL CO
KIM KIWON
9494 SILVER FERN PL
RANCHO CUCAMONGA, CA 91730

**ESCALANTE MANAGE-
MENT SERVICES**
ESCALANTE JORGE E
9131 BOWEN RANCH RD.
APPLE VALLEY, CA 92308
(760)954-3059

**ESPECIALLY FOR YOU,
PERSONAL CHEF**
PALMER KIM A
623 AVERY ST
SAN BERNARDINO, CA 92404
(909)886-6404

EXPRESS LEADS
VALOV WILLIAM W
1824 E ELMA COURT
ONTARIO, CA 91764
(909)390-9171

FAMILY DENTAL CARE
GEDULD STEVEN
73660 CIVIC CENTER DR
STE B
29 PALMS, CA 92277

**FAREWAY CONSTRU-
TION, LLC**
FAREWAY CONSTRUCTION,
LLC
2637 ANNAPOLIS CIRCLE
SAN BERNARDINO, CA 92408
(909)725-5980

FAST CARRIER
CIORNA FLORIN D
9522 SUNGLOW COURT
RANCHO CUCAMONGA, CA 91730
(909)987-4944

FIGURE EIGHT EVENTS
HENDERSON TERESA
LYNN
1367 SAN BERNARDINO RD
APT B
UPLAND, CA 91786

FIREWATER RENTALS
PEOPLES DEBRA F
7637 SMOKETREE ROAD
PHELAN, CA 92371

**FIRST CAPITAL MARKET-
ING SERVICE**
BORLONGAN MARCELINO
CARREON CARLO
RIVERA ARNOLD
RODAS GERALDINE
3535 INLAND EMPIRE
BLVD. # 28
ONTARIO, CA 91764
(909)941-2585

**FRESH AS A DAISY
CLEANING SERVICE**
HOPE ALLISON W
1784 BETTY ST
WRIGHTWOOD, CA 92397

JLT ENTERPRISES
BUTLER JAMIE LYNN
22405 TANAGER ST
GRAND TERRACE, CA 92313

**GABES COLLISION AND
RESTORATION CENTER**
FELIX GABRIEL
13661 CALIMESA BLVD
UNIT 14
YUCAIPA, CA 92399
(909)795-6801

**GIFT AND HOME DECOR
STORE**
EISELE PATRICIA L
12534 RAPTURE ROAD
PHELAN, CA 92371

**GUY'S CONSTRUCTION
AND LANDSCAPING**
ARMOLA BRENDA A
ARMOLA MARIO
11565 PONDEROSA DR
FONTANA, CA 92337
(951)616-4954

**HEALING TOUCH SKIN-
CARE**
MARK WENDY
28001 N. BAY RD.
LAKE ARROWHEAD, CA 92352

HEART FOR GOD
INFINITY FUNDING &
REALTY, INC.
9121 HAVEN AVE #260
RANCHO CUCAMONGA, CA 91730
(909)476-3900

**HIGH DESERT INSUR-
ANCE GROUP**
KRAFT ROBERT J
21149 VALENCIA ST
APPLE VALLEY, CA 92308

**HIGH DESERT TRAVEL
CENTER**
ESYLL INC
15655 US HWY 395
VICTORVILLE, CA 92392

HILLTOP AUTO SUPPLY
SUPERIOR AUTOMOTIVE
WAREHOUSE, INC.
32005 HILLTOP BLVD.
RUNNING SPRINGS, CA 92382

**INLAND EMPIRE CERTI-
FIED PARALEGAL SER-
VICES**
PACILLAS III JOE
2535 IMPERIAL PL
ONTARIO, CA 91761

J & J DISCOVERIES
MELLOR JULIA L
MILLER JANET LEE
403 EAST T STREET
ONTARIO, CA 91764

**J&P. GENERAL CON-
STRUCTION.**
PELAYO JOAQUIN
25465 E. 19TH.
SAN BERNARDINO, CA 92404
(909)721-4384

JAUREGUT'S AUTO SALES
JAUREGUILJR SALVADOR
5436 E. HOLT BLVD. SUITE
C-1
MONTCLAIR, CA 91763
(626)260-7825

JLT ENTERPRISES
BUTLER JAMIE LYNN
22405 TANAGER ST
GRAND TERRACE, CA 92313

JONA'S AUTO SERVICE
SEPULVEDA EDUARDO
301 1/2 CALIFORNIA ST
ONTARIO, CA 91762

JP COMMUNICATIONS
PASILLAS JORGE
4870 LINCOLN AVE.
CHINO, CA 91710
(909)576-4864

**KAMIKAZE MARKETING
AND DISTRIBUTION**
FOUNDATION CAPITAL
ENTERPRISES, INC
13002 CLALLAM ROAD
APPLE VALLEY, CA 92308

KM & COMPANY
BARRIOS-JORDAN
MARISOL
JONES KELLY D
10950 CHURCH ST., E-9
RANCHO CUCAMONGA, CA 91730
(909)948-3755

LA CADENA RADIATORS
ALVARO JOSE C
660 S. LA CADENA
COLTON, CA 92324

LAUREL SENIOR LIVING
ROSEWOOD ASSISTED
LIVING
363 EAST GILBERT
SAN BERNARDINO, CA 92404
(909)888-1227

**LEE'S TOYS, BIKES AND
BABY CLOTHES**
OH SE H
999 N WATERMAN AVE #E-
15
SAN BERNARDINO, CA 92410-3801
(909)885-1488

LET'S TALK WIRELESS
DRAGON ENTERPRISES,
INC
14548 BASELINE #210
FONTANA, CA 92336

**LIFE ON EARTH PRODUC-
TIONS**
SISK D J
12511 5TH STREET
YUCAIPA, CA 92399
(909)534-3620

LIL' IKON KIDS WEAR
TURNER KRISTI A
15411 VIA BAHIA
HESPERIA, CA 92345

LOG CABIN CREATIONS
WARREN DONNY WAYNE
WARREN LYNETTE
DENYNE
2489 SPRING OAK DR
RUNNING SPRINGS, CA 92382

M.D.O. AUTOS
OLDENBURG MATTHEW D
5201 1/2 G STREET
CHINO, CA 91709

M. MORA TRANSPORT
MORA MIGUEL
16539 MILLER AVE
FONTANA, CA 92336

NEW BUSINESS County of San Bernardino

MAIN STREET CARPETS
COSLEY JAN CHRISTO-
PHER
17222 MAIN ST
HESPERIA, CA 92345

MENTONE BEACH GIFTS
MORGAN LISA A
31088 QUARRY ST.
MENTONE, CA 92359
(909)389-1280

MEXICO VIEJO
DOMINGUEZ JOSE M
1169 N. RIVERSIDE AVE
RIALTO, CA 92376

MINISTERIO PROFETICO
PRINCIPIO Y FIN
AQUINO MARILU
822 VALLEY BLVD
RIALTO, CA 92376
(909)383-7010

MONTEREY FUNDING
SATEE, INC
21868 US HWY 18
APPLE VALLEY, CA 92307

**MR. MARGARITA CHINO
VALLEY**
SCHLESINGER MARIE E
SCHROEDER JENNIFER R
5108 LINCOLN AVE
CHINO, CA 91710

MS. D. TUNC'S BEAUTY
EMPORIUM AND SUPPLY
LEE ODESSIA D
16137 GREENTREE BLVD

VICTORVILLE, CA 92395
(760)243-3341

**MUSTANG BOOKS &
VIDEOS**
WM, INC A CALIFORNIA
CORPORATION
959-961 NO. CENTRAL AVE
UPLAND, CA 91786

**NATIONAL INCOME
RESEARCH AND DEVEL-
OPMENT INSTITUTE**
CHESTNUT DWIGHT B
12223 HIGHLAND AVE., #497
RANCHO CUCAMONGA, CA 91739

NATURALIVES
INTERSTAR COMMUNICA-
TIONS GROUP INC.
704 COTTONWOOD DRIVE
TWENTYNINE PALMS, CA 92277

NEW EMPIRE REALTY
NEW EMPIRE, INCORPO-
RATED
6576 ORANGEWOOD RD.
HIGHLAND, CA 92346

ONE OF A KIND
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551

**PHIL'S WATCH & JEWEL-
RY REPAIR**
OLIVO FILIBERTO
5080 MONTCLAIR PLAZA
MONTCLAIR, CA 91763

**MARCH BUSINESS CEN-
TER**
DENNIS MACKAY GEN. PTR
OF MARCH-GRAHAM
PARTNERS L.P
DOUG JACOBS GEN. PTR
OF MARCH GRAHAM
PARTNERS L.P
PAUL REIM GEN. PTR OF
MARCH-GRAHAM PART-
NERS, L.P
6820 INDIANA AVENUE,
SUITE #210
RIVERSIDE, CA 92506

AREA APPRAISERS
HERNANDEZ, JORGE
JUNIOR JOEY
HERNANDEZ, PATRICIA
36479 CORN STRAW CIR-
CLE
WINCHESTER CA 92596

FINANCIAL SOLUTIONS
HERNANDEZ, JORGE
JUNIOR JOEY
HERNANDEZ, PATRICIA
36479 CORN STRAW CIR-
CLE
WINCHESTER CA 92596

ESJ FINANCIAL SERVICES
JONES, ERIC ANTHONY
14024 VERNAL SPRING CT
CORONA CA 92880

TOURS OF THE TOWN
STEINMAN, LINDA SUE
2936 LAS PALMAS CT.
RIVERSIDE CA 92506

**ONE OF A KIND ANTIQUE
& COACH**
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551
**ONE OF A KIND CYCLE
WORKS**
MONETARIST INDUSTRIES
INC.
8687 HELLMAN AVE
SUITE B
RANCHO CUCAMONGA, CA 91730
(909)996-3551

**PACIFIC COAST PARTS
DISTRIBUTORS AND
GOLDEN STATE**
IMI BEVCORE SOLUTIONS
INC
15024 STAFF COURT
GARDENA, CA 90248

PHANTOM SPORTS
EASON JEFF
PENNINGTON RICHARD
1860 E. MAIN ST
BARSTOW, CA 92311

**PHIL'S WATCH & JEWEL-
RY REPAIR**
OLIVO FILIBERTO
5080 MONTCLAIR PLAZA
MONTCLAIR, CA 91763

**PHO VAN VIETNAMESE
RESTAURANT**
DINH PHI H
NGUYEN VAN T
12353 MARIPOSA RD . F 12
&F13
VICTORVILLE, CA 92392
(760)684-0698

27740 WATSON RD.
ROMOLAND, CA 92585

**ULTIMATE TERMITE &
PEST CONTROL**
TREVINO, CHARLES
THOMAS
27740 WATSON RD.
ROMOLAND, CA 92585

**HUXMART NETWORK
COMMUNICATIONS**
MARTIN, HUTTON
CHRISTOPHER
76-825 FLORIDA AVE.
PALM DESERT, CA 92211

**NOTARY CONNECTION, A
DORSEY, AURORA GILLI-
ENNE**
8014 HAZELNUT DRIVE,
CORONA, CA 92880-3508

**DOS LAGOS WETZEL'S
PRETZELS**
SAFAR, LILIAN
SAFAR, NABIL
2795 CABOT DR. SPACE # 6-
165
CORONA, CA 92883

**SAN JACINTO GARDEN
APARTMENT**
CHENEY, TERESA LAURA
CHENEY
324 EAST SHAVER STREET,
SAN JACINTO, CA 92583

**SECURITY
EXTERMINATORS-FUMI-
GATORS**
TREVINO, CHARLES
THOMAS

**PHO VAN VIETNAMESE
RESTAURANT**
DINH PHI H
NGUYEN VAN T
12353 MARIPOSA RD . F 12
&F13
VICTORVILLE, CA 92392
(760)684-0698

**PREVENTION INSURANCE
SERVICES**
JACKSON MALLISSA A
9559 CENTER AVE STE E
RANCHO CUCAMONGA, CA 91730

QUIZNO'S SUBS #10220
JOE & MATTA, INC.
9659 MILLIKEN AVE, SUITE
102
RANCHO CUCAMONGA, CA 91730

R & K ENTERPRISE
CASAREZ CHRISTINA M
GALINDO ROBERT D
3955 DWIGHT WAY
SAN BERNARDINO, CA 92404
(909)881-5205

**RDS PRINTING AND
GRAPHICS CENTER**
R.D.S. GROUP, INC.
1714 E. GREVILLEA COURT
ONTARIO, CA 91761

SIGNSHOCK.COM
ALARCON EDWARD
LOPEZ JOSE

FOREIGN CAR
SHIRINIAN, PHILLIP
ANTHONY
71677 ESTELLITA DRIVE,
RANCHO MIRAGE, CA 92270

**MCCLURE OVERHEAD
DOOR**
MCCLURE, FREDERICK
JOSEPH
1592 BRENTWOOD DRIVE
CORONA, CA 92882

**LAKE ELSINORE
CHRYSLER JEEP &
DODGE**
TAG CJD NO.12, LLC
AUTO CENTER DRIVE,
LAKE ELSINORE, CA 92530
APN #363130086

U-STORE-IT
ROBERT JAMES AMSDELL,
GENERAL PARTNER OF U-
STORE-IT, L.P.
TODD CHRISTIAN AMS-
DELL, GENERAL PARTNER
OF U-STORE-IT, L.P.
>1400 S. GENE AUTRY
TRAIL
PALM SPRINGS, CA 92264
>401 & 500 RADIO ROAD
PALM SPRINGS, CA 92262
>67-650 E. RAMON ROAD,
CATHEDRAL CITY, CA 44130
>4011 FAIRGROUNDS
STREET,
RIVERSIDE, CA 92501

**NATIONAL PROPERTY
INSPECTIONS**
SANDERSON, CAREY LEE
1978 ADOBE AVE.
CORONA, CA 92882

**MIGHTY TIGHTLY JANI-
TORIAL AND PAINTING
SERVICES**
AYALA, DANIEL HERRERA
FRAUSTO, CLAUDIA
7167 MEADOW RIDGE
CORONA, CA 91761

517 N. MOUNTAIN #229
UPLAND, CA 91786

SKB TRANSPORTATION
YOPP DEBRA
8250 VINEYARD AVE #59
RANCHO CUCAMONGA, CA 91730
(909)714-9696

SMOG ONLY
LEE JOONGNAM
LEE MYRA L
19059 VALLEY BLVD STE
308
BLOOMINGTON, CA 92316

**STEVE MOODY PLUMB-
ING COMPANY**
MOODY STEVEN RALPH
3799 ARVIDSON RD
CHINO, CA 91710

T RELAX STATION
ZHANG ZISHU
6673 SMOKETREE AVE
29 PALMS, CA 92277

TACOS EL GORDO'S
CASTANEDA MIGUEL
1679 BASELINE ST
SAN BERNARDINO, CA 92410-4117

**THE INK SHOP TATTOO
PARLOR**
GARCIA JOSE
QUINTANA JOHNNY
11031 CENTRAL AVE.
ONTARIO, CA

NEW BUSINESS

County of Riverside

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FAMILY FIRST MORTGAGE
LRIG INC.
43391 BUSINESS PARK
DRIVE C-4
TEMECULA, CA 92590

DOOR MEDIC
MACH, ARTHUR BINH
17080 GAMBLE AVE.
RIVERSIDE, CA 92504

CAMELOT CARRIAGES
BLUM, APRIL COLLEEN
8646 54TH STREET
RIVERSIDE, CA 92509

BELL RECORDS
WASSON, CHRISTOPHER
JAMES
3060 STRASSBOURG DR.
RIVERSIDE, CA 92504

SNJ AUTOS
AHMED, MAGDALENA
MARTINEZ
AHMED, WAQAR
11470 PICKFORD WAY
MORENO VALLEY, CA
92557

BLAZIN TRANSPORT
MARSH, BRANDIE LEIGH
MARSH, TIMOTHY GENE
10844 MORNING VIEW CT.
RIVERSIDE, CA 92505

ALL SYSTEMS TECHNOLOGY
BLASCO, CARMELO JOHN
25060 HANCOCK AVE #228,
MURRIETA, CA 92562

GROMON LANDSCAPES
MONSEN, MICHAEL JAMES
3001 MANCHESTER CIRCLE
CORONA, CA 92879

SPEEDY DOC PROCESSING
TACOMA INVESTMENTS,
INC
15889 BONITA VERDE
COURT
MORENO VALLEY, CA
92555

TACOMA INVESTMENTS, INC
TACOMA INVESTMENTS,
INC
24454 WEBSTER AVENUE
MORENO VALLEY CA 92553

BUILDER ONE, INC
BUILDER ONE, INC
2411 W. ACACIA AVE.,
HEMET, CA 92545

CELLULAR MART
KIM, HAK IN
261 S. LINCOLN AVE #1
CORONA, CA 92882

L & I TRANSPORT, INC
L & I TRANSPORT, INC
9280 53RD ST
RIVERSIDE, CA 92509

WRIGHT'S TRANSPORT SERVICE
WRIGHT SR., ROBERT
NOLAN
WRIGHT, PADAJO LUANA
39695 CALLE ESCALONA
TEMECULA, CA 92592

LVJ TRANSPORT
HERNANDEZ, ELENA
URIBE
JIMENEZ, LIBORIO VALEN-
CIA
14843 ALBA WAY
MORENO VALLEY CA 92553

MC ENGINEERED SOLUTIONS
KING, JAY ALLEN
KING, LISA MARIE
45900 CLASSIC WAY
TEMECULA, CA 92592

CORNERSTONE SPINE INSTITUTE OF MURRIETA
FOLKERS, JACEY THOMAS
41555 CHERRY ST SUITE L
MURRIETA, CA 92562

EZ MEDICAL DRIVER
IRIZARRY, EDMUND
ROLAND
3993 10TH ST #1404
RIVERSIDE, CA 92507

JULMER HOUS KIPYN
YANEZ, ARMANDO
YANEZ, JULMER ARMANO
3680 BOMBURY DRIVE
RIVERSIDE, CA 92505

SUPREME CARPET & AUTO CLEANING
DONERSON, STEPHANIE
ROBERTA
3131 WATKINS DR. APT #41
RIVERSIDE, CA 92504

PG & A PRODUCE DISTRIBUTORS
NUNEZ, GEORGE EDUAR-
DO
4300 BRIGGS STREET
RIVERSIDE, CA 92509

MADE IN THE SHADE BLINDS
RODRIGUEZ, JUAN PABLO
SANCHEZ, MARIA ISABEL
3810 JUNIPER LN.
PERRIS, CA 92570

PARTY TIME
MAGALLAN, LYDIA CAR-
OLINA
1690 WEST FLORIDA
SUITE C
HEMET, CA 92543

RELIABLE FREIGHT INTERNATIONAL
STURT, ALFRED BRIAN
2240 EAST TREEMONT
PLACE #101
CORONA, CA 92879

GROUNDWORK CONSTRUCTION
LUNDQUIST, RYAN REX
33776 STAR HILL ST.
TEMECULA, CA 92592

WEST COAST NEURODIAGNOSTICS
KATHERINE ROBB
RAMIREZ MC INC
10600 MAGNOLIA AVE.
SUITE 7
RIVERSIDE, CAL 92505

RIVERSIDE DIRECT FURNITURE
REISERT, ALLAN HOWARD
REISERT, KATHY LYNN
9365 NARNIA STREET
RIVERSIDE, CA 92553

LIQUID GROUP
ANGELL, SUSAN
7057 FIRESIDE DR
RIVERSIDE, CA 92506

AMERECARES
ENEM, CAROLE MARIE
23649 APPLEWOOD PLACE,
MURRIETA, CA 92562

ACAPULCO'S POOL & SPA SERVICE
SANDOVAL, JUAN PEDRO
4130 E. FLORIDA AVE
HEMET, CA 92544

STYLE CHASERS
SEAGLASS VENTURES, INC.
44642 FROG LEAP ST.
TEMECULA, CA 92592

JUST INTERIORS
LVV INC.
3693 LARCHWOOD PL.
RIVERSIDE, CA 92506

D.B. DAME & SON TRUCKING
DAME, DWAYNE BLAKE
28532 BRIDGEWATER LN.
MENIFEE, CA 92584

ELENA'Z CAFE
ZENDEJAS, ELENA MARIA
ZENDEJAS, JOSE LUIS
525 N. SAN JACINTO AVE.
HEMET, CA 92543

BOTANICA EMELI
QUINONEZ, AZUCENA
5714 MISSION BLVD
RIVERSIDE, CA 92509

RIVERSIDE INN
PATEL, HASU RAJENDRA
PATEL, ISHVER AMAIDAS
PATEL, KUSUM IVHER
PATEL, RAJENDRA MAGAN
4045 UNIVERSITY AVE.
RIVERSIDE, CA 92501

GATOR PROPERTY
MANTRIPP, GEORGE
RICHARD
18834 GILA WAY
RIVERSIDE, CA 92508

INLAND PROPERTIES
MANTRIPP, GEORGE
RICHARD
18834 GILA WAY
RIVERSIDE, CA 92508

INLAND PROPERTY
MANTRIPP, GEORGE
RICHARD
18834 GILA WAY
RIVERSIDE, CA 92508

JVA HOME REMODELING
ABRENCILLO, JUNE VILLA-
FUERTE
26405 OLD ANVIL AVE.
MORENO VALLEY, CA
92555

REBELWEAR
NOBLE, KRISTINE "A"
54540 AVENIDA RUBIO
LA QUINTA, CA 92253

SKIN DEEP
AXELROD, PAULA
ROBERSON, LINDA CAROL
78823 BRECKENRIDGE DR.
LA QUINTA, CALIF 92253

ROMERO & SONS
ROMERO, JOSE LUIS JR.
ROMERO, JOSE LUIS SR.
84-038 AVE 48
INDIO, CA 92201

PICKY PEG PAINTER
TRUE, LYNDIA LOU
81391 FOREST DR
INDIO, CA 92201

FORECLOSURE PREVENTION CENTER (AKA) E.P.C.
MARSHALL, CARLEN
CLEMONS
MARSHALL, WILLIAM
CHARLES
69739 PALM SPRINGS AVE
MOUNTAIN CENTER, CA
92561

VICTORY LIQUOR & SPORTING GOODS
J B STORES INC.
49-968 HWY 86
COACHELLA, CA 92236

CATALINA GROVE
AMERICANA GARDENS
HOMEOWNERS
ASSOCIATION
400 N. SUNRISE
PALM SPRINGS, CA 92262

THAI SMILE
SIAM GOURMET, LTD INC.
651 N. PALM CANYON
DRIVE
PALM SPRINGS, CA 92262

LOGOS HOME IMPROVEMENT
LOGOS LANDSCAPING
MEDINA, MANUEL
ROJAS, ERIKA LIZZETH
2105 LAWRENCE ST
PALM SPRINGS, CA 92264

RESTORA
PERROTTA, ANTHONY
JOHN
72-120 NORTH SHORE
STE A
THOUSAND PALMS, CA
92276

R&O MOBILE DETAIL
CHAIDES, OSCAR
CHAIDES, RICARDO ALON-
ZO
31211 WHISPERING PALMS
CATHEDRAL CITY, CA 92234

ADRI'S CLEANING SERVICES
OCHOA, ADRIANA
30-400 NORTHWOOD RD.
INDIO HILLS, CA 92241

BONE-YARD BBQ THE
ST. OURS, PATRICIA ANN
68100 E. RAMON BLVD. C-6
CATHEDRAL CITY, CA 92234

PINK INK INDUSTRIES
FOURNIER, CHARLENE
TIFFANY
43610 ORTONA ST
TEMECULA, CA 92592

ADASCO WHOLE SALE PRODUCTS
ADAKAMA, EMMANUEL
ADAKAMA, JOHNNY
41585 FRONT HALL RD
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HOWE, JERALD DUANE
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EXECUTIVE TIME OUT

Los Cabos – where it's always sunny

by Christine Rolfe (First part of a two part series)

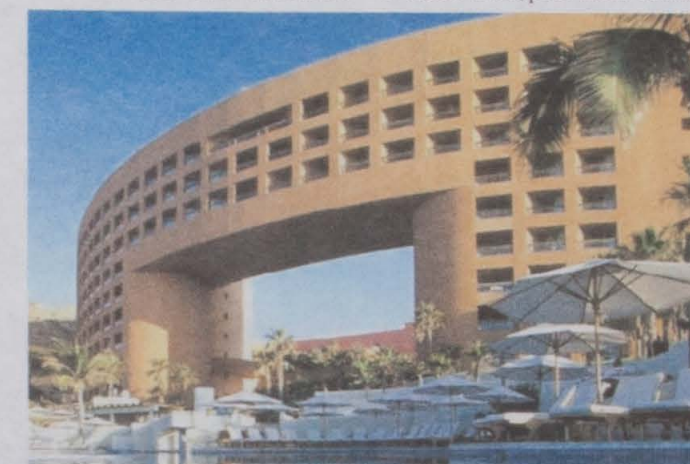
Probably one the best and main reasons to pick Cabo as a resort destination is that Cabo is “always sunny.” You are assured that it will not rain on your parade or on your vacation. In fact, the locals claim it rains only six days a year. Although not confirmed by the local weather forecaster, this was confirmed after numerous inquiries of disbelief with the waiter, bell-boy, bartender and anyone else who would listen. And why was I asking...because of course, it rained while I was there. The locals rejoiced in the welcomed rain and even the tourists didn't complain about a couple of hours of rain... because every day was sunny. I might add that I traveled to Cabo at the end of this past August (as many of you are aware, that was the time when anxious tourists stormed the San Jose Airport to leave before a hurricane stormed Cabo). I missed this thrilling escape by about two days. My timing was perfect.

My last trip to the sleepy fishing village of Los Cabos was during college. Being a woman, I'm a bit sensitive about revealing specifics when it relates to age. So, let's just say that a few years (okay, a few decades) have past since my college days. And since my visit, the past sleepy village has been awoken with growth and development. Los Cabos has been coined the “hottest resort destination,” and with good reason. The 20-mile long Corridor between San Lucas and San Jose is lined with luxury resorts, gorgeous beaches and championship golf courses. Los Cabos has been “discovered,” welcoming over one million visitors annually. Yes, it's still known for sports fishing, but other attractions include diving, snorkeling, surfing, sailing, golfing and shopping (which could also be considered a sport

by myself and many of my female friends). And while there are plenty of activities, many visit Cabo simply to relax. That was the purpose of my trip. I planned to spend six days and six nights at Cabo but split the time between two luxurious

could enjoy the sound of the ocean waves while sitting at the swim-up bar! Life is good.

The resort has seven swimming pools, four restaurants and several bars and lounges. The food is spectacular. La Playa is a beach-front/pool-front restau-



The Westin Resort and Spa, Los Cabos

resorts just in case I got too antsy and boredom set in.

There are a wide selection of hotels, resorts and vacation clubs to appeal to visitors. The first three nights I stayed at The Westin Resort & Spa. The resort makes quite a first impression with its dramatic architecture and bright colors. It is designed in an arch to complement the curve of the beach and its colors represent the surrounding landscape known as Lands End. The resort has 243 guest rooms, and given its design, a large number of these rooms are oceanfront. I found the sound of the crashing waves so soothing, I just couldn't bear to shut the sliders. I slept all night to the sound of the waves....REAL OCEAN WAVES...not just simulated from my bedside “nature sounds” system. The next morning I continued to enjoy the ocean, ironically, by the pool. The infinity pool is set right on the sand and combines the convenience of the pool with the beauty of the ocean. Now I

request the recipe.

To work off the creeping pounds from the “all you can eat” buffet and decadent desserts, a visit to The WestinWorkout Powered by Reebok gym wasn't an option...it was a “must.” Although too intimidated to schedule a formal appointment with The Westin personal trainer, I found him very helpful in providing helpful tips as I fumbled through my much-needed workout session. (He monitors the fitness area and is available to assist guests with questions that they may have during their workout.) After learning and applying the correct techniques to my arm exercises, I was quite sore. Waving down the taxi cab was really a strain.

To help soothe my tired muscles, I scheduled a massage at The Spa. Pure heaven. Named by “Travel & Leisure Golf” readers as the number two spa/gym in Mexico, The Spa offers massages, body treatments, facials, manicure/pedicures and hair salon services. There are also spa packages available for both women and men that can be purchased alone or as part as the hotel reservation package.

About this time a reality check was in order. I needed to stray away from the resort just so that I would not get too comfortable with my surroundings and make leaving too difficult. I decided to take in a little shopping and get the feel for the local residents living close by. A van leaves for San Jose Cabo from the Westin a few times a day. A round-trip costs about \$10. Not bad since the taxis were expensive for such a short trip.

Inside San Jose del Cabo

Most of the shops and galleries are in the few streets around
continued on page 29

Grand Estates



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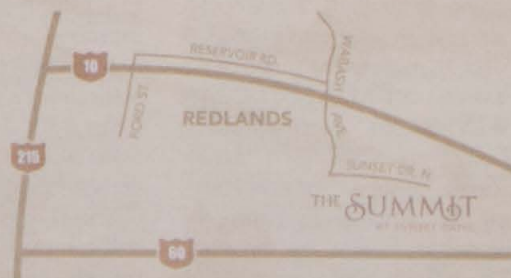


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